

## Terms and Conditions

### (1) Total Relationship Balance Growth Reward and Wealth Product Reward

#### 1.1 Total Relationship Balance Growth Reward Terms and Conditions:

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. To become an Eligible Total Relationship Balance Growth Reward Customer (“Eligible TRB Growth Customer”), customers are required to newly take up or upgrade to *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* service (“Integrated Banking Services”) through Bank of China (Hong Kong) Limited (the “Bank”/“BOCHK”) Mobile Banking Apps/ Mobile Banking/ Internet Banking/ Customer Contact Centre/ BOCHK branches (“Designated Channels”) during the Promotion Period in BOCHK; and customers have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2024. In addition, customers must also fulfill all the requirements below:
- i. Prior to 30 June 2024, customers have to maintain:
- a valid BOCHK Mobile Banking account, and
  - a valid “Questionnaire on Investment Preference” or complete a “Financial Needs Analysis” at any BOCHK branch during Promotion Period
- ii. Achieve the following designated amounts of Total Relationship Balance growth (comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of March 2024), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month:**

Integrated Banking Services	Total Relationship Balance Growth Amount (comparing the next month’s Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of March 2024)	Corresponding BOC Credit Card Spending Credit (“Free Spending Credit”)
<i>Private Wealth</i>	HK\$8,000,000 or above	HK\$10,000
<i>Wealth Management</i>	HK\$5,000,000 – Below HK\$8,000,000	HK\$3,200
	HK\$3,000,000 – Below HK\$5,000,000	HK\$1,200
	HK\$1,000,000 – Below HK\$3,000,000	HK\$700
<i>Enrich Banking / i-Free Banking</i>	HK\$500,000 – Below HK\$1,000,000	HK\$300
	HK\$200,000 – Below HK\$500,000	HK\$150
	HK\$100,000 – Below HK\$200,000	HK\$100

#### 1.2 Definition of “Total Relationship Balance”:

- a. Includes the monthly value of the following items under the customer’s name:
- (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment,



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BANK OF CHINA (HONG KONG)

Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds (“MPFs”)<sup>5</sup>; and

- (ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”<sup>8</sup>.
- b. The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- d. The relevant calculation results shall be subject to the Bank’s records.

<sup>1</sup> The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

<sup>2</sup> Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

<sup>3</sup> Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:  
 (i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;  
 (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

<sup>4</sup> Other loans refer to the loan products provided by BOC Credit Card (International) Limited (“Card Company”) or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

<sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

<sup>6</sup> (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

<sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.

<sup>8</sup> Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

### 1.3 Redemption Arrangement for Total Relationship Balance Growth Reward:

- a. Total Relationship Balance Growth Reward will be credited to Eligible TRB Growth Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible TRB Growth Customers on or before the following dates, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. **Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.** Customer notification will be provided upon crediting rewards.

Month of designated account opening / upgrade	Total Relationship Balance growth in the following month	Total Relationship Balance maintained to the following month	Fulfillment Month
April 2024	May 2024	July 2024	January 2025
May 2024	June 2024	August 2024	
June 2024	July 2024	September 2024	

- b. **Eligible *Private Wealth* TRB Growth Customers are required to maintain the *Private Wealth with Total Relationship Balance* of HK\$8,000,000 or above; Eligible *Wealth Management* TRB Growth Customers**

**are required to maintain the *Wealth Management* with Total Relationship Balance of HK\$1,000,000 or above; Eligible *Enrich Banking* TRB Growth Customers are required to maintain the *Enrich Banking* with Total Relationship Balance of HK\$200,000 or above; Eligible *i-Free Banking* TRB Growth Customers are required to maintain the *Integrated Banking Services* with Total Relationship Balance of HK\$10,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.**

- c. Eligible TRB Growth Customers are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible TRB Growth Customers is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).
- d. Each Eligible TRB Growth Customer is eligible for the Total Relationship Balance Growth Reward once only. If Eligible TRB Growth Customers open more than one *Private Wealth/ Wealth Management/ Enrich Banking/ i-Free Banking* account within the Promotion Period, he/ she can enjoy the above Reward once only.

#### 1.4 Wealth Product Reward Terms and Conditions:

- a. **This reward is only applicable to *Private Wealth / Wealth Management* customers who are entitled to 1.1 Total Relationship Balance Growth Reward.** In addition, customers must also fulfill all the requirements in 1.4c and 1.4d below (“Eligible Customers”).
- b. The promotion period is from 2 April 2024 to 29 June 2024 (both dates inclusive).
- c. Eligible Customers must conduct below transactions with aggregate amount (“Eligible Transactions”) in the account opening or upgrading month and the subsequent month:
- Fund Subscription (excluding investment fund transactions with subscription fee below 1%; and subscription of money market funds; and switching transactions of investment funds; and Monthly Funds Savings Plan; and transactions made via “Smart Invest”); OR
  - Equity Linked Investment Products; OR
  - Third Party Structured Note linked to Equity; OR
  - Corporate Bonds Subscription (excluding bonds issued by the HKSAR Government; and / or bonds issued by entities or organizations that are wholly owned by the HKSAR Government; and / or sovereign bonds issued by the Central People’s Government; and / or bonds issued by policy banks of the People’s Republic of China; OR
  - Buying Hong Kong stocks, A shares and US stocks (excluding Monthly Stocks Savings Plan and IPO subscription).
- d. After successful designated account opening or upgrading, Eligible Customers must complete Eligible Transactions within the subsequent month with aggregate amount stated below:

Aggregate Amount of Eligible Transactions (HKD equivalent)	BOC Credit Card Spending Credit (“Free Spending Credit”)
HK\$1,000,000 or above	HK\$2,000
HK\$500,000 – Below HK\$1,000,000	HK\$500

- e. Eligible Transactions are determined by the transaction date and/or filled order completion date. For non-Hong Kong dollar denominated transactions, the transaction amount will be converted into Hong Kong dollar at the exchange rate determined by BOCHK. The relevant transaction amount shall be determined by the Bank.
- f. For the avoidance of doubts, this reward is not applicable to joint-name accounts.
- g. Wealth Product Reward will be credited to Eligible Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible Customers in October 2024, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- h. Each Eligible Customer is eligible for the Wealth Product Reward once only.
- i. Example:

<i>Private Wealth / Wealth Management</i> account opening / upgrade month	Transaction Time of Eligible Products	Fulfillment Month
April 2024	From successful account opening / upgrade date until 31 May 2024	January 2025
May 2024	From successful account opening / upgrade date until 29 June 2024	



中國銀行(香港)

BANK OF CHINA (HONG KONG)

June 2024	From successful account opening / upgrade date until 31 July 2024	
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Remarks: This reward is only applicable to *Private Wealth / Wealth Management* customers who are entitled to 1.1 Total Relationship Balance Growth Reward; customers must also fulfill all the requirements in 1.4c and 1.4d.

**1.5 BOC Credit Card Free Spending Credit (“Free Spending Credit”):**

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- Free Spending Credit will be credited to Eligible Credit Card (excluding additional card). If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible TRB Growth Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

**1.6 *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* “Total Relationship Balance” requirements:**

- In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the “Total Relationship Balance” of the following designated amount or above. If a customer is not able to meet the “Total Relationship Balance” requirement, the Bank may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.

Integrated Banking Services	“Total Relationship Balance” Requirements
<i>Private Wealth</i>	HK\$8,000,000 or above
<i>Wealth Management</i>	HK\$1,000,000 or above
<i>Enrich Banking</i>	HK\$200,000 or above
<i>i-Free Banking</i>	HK\$10,000 or above

- i-Free Banking* customers aged under 18 are eligible for the waiver of “Total Relationship Balance” requirement. When customers reach the age of 18, it is necessary to maintain the “Total Relationship Balance” up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.

**c. Allocation of Integrated Banking Services status:**

- BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
- BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers’ Integrated Banking Services status according to the new setting and arrangement.**
- BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the “Total Relationship Balance” of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer’s Integrated Banking Services status.**

- iv. After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.
- d. For details of the “Total Relationship Balance” requirements, please contact BOCHK staffs or visit BOCHK website.

## (2) Credit Card and Payment

### 2a. BOC Cheers Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Cheers Card Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/cheerscard\\_e](http://www.bochk.com/s/a/cheerscard_e) for more updated information or contact the branch staff of BOCHK.

### BOC Cheers Card Supplementary Card Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Cheers Card Supplementary Card Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/cheerscard\\_e](http://www.bochk.com/s/a/cheerscard_e) for more updated information or contact the branch staff of BOCHK.

### 2b. BOC Chill Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Chill Card Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/chill](http://www.bochk.com/s/a/chill) for more updated information or contact the branch staff of BOCHK.

### 2c. BOC Dual Currency Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Dual Currency Card Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/gba](http://www.bochk.com/s/a/gba) for more updated information or contact the branch staff of BOCHK.

## (3) Deposit

### 3a. Welcome Smart Savings Deposits Offer

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. This “Welcome Smart Savings Deposits Offer (the “Offer”) is only applicable to customers who are required to **newly take up** BOCHK **Private Wealth / Wealth Management** Service (collectively, “Integrated Banking Services”) during the Promotion Period and do not hold any BOCHK’s single-name / joint name deposit account(s) within 6 months prior to 1 April 2024 (“Eligible Customers”).
- c. Eligible Customers can enjoy a preferential HKD savings interest rate, should their HKD savings deposit balance, in respect of a calendar day, reaches designated amount as below (each account is counted separately):

Deposits Balance (HK\$)	Interest Rate (p.a.)
Below 500,000	2.4%
500,000 or above to below 2,000,000	2.7%







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7-Day	13%	13%	11%	11%	11%	8%	7%
1-Month	3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	3.00%

- d. The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 2 April 2024 by BOCHK and are for reference only. The preferential interest rate is a one-off privilege for each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by BOCHK from time to time.
- e. Deposits may not be uplifted before maturity. **For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a nonbusiness day (like Saturday, Sunday or public holiday), matures on next business day.**
- f. **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD\$200:**
- A. **Time Deposit Principal x (Prime Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
- B. **Time Deposit Principal x (Inter-Bank Offer Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
- \*Subject to the rate as quoted by BOCHK from time to time.**
- g. The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- h. Offer is limited, first come first served and available while quota lasts.
- i. For details of the above offers, and the relevant terms and conditions, please contact staff of BOCHK.

#### (4) Payroll Account Terms and Conditions

##### 4a. Payroll Account Reward

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Payroll Promotion Period").
- b. **Registration period of Payroll Account is from 1 April 2024 to 30 June 2024. (Both dates above inclusive).**
- c. Customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Payroll Customers"): (i) maintain **a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) ("Payroll Account")** with BOCHK, and (ii) register for **Payroll Account** via Mobile Banking, Internet Banking, any branch, Phone Banking, or Webpage of BOCHK; AND (iii) start receiving salary via Payroll Account every month by "electronic payroll arrangement" or newly set up "Standing Instruction" within the next 2 calendar months from the date of Payroll Account registration, and maintain this arrangement until relevant reward is credited; AND (iv) have not registered for and/or taken up BOCHK's *Payroll Account* in the past 3 months prior to the month of registering *Payroll Account* (not including



the registration month) ("Eligible Payroll Customers"); AND (v) have taken up *Private Wealth, Wealth Management, Enrich Banking* and *i-Free Banking* ("Integrated Banking Services").

- d. "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and / or other funds) of which the amount should reach HK\$10,000 (or its equivalent in RMB / USD) or above.
- e. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- f. BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".
- g. **Each Eligible Payroll Customer should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the relevant offer will be forfeited.**
- h. For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.

#### **4b. Payroll Mobile Double Reward**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Payroll Mobile Double Reward Promotion Period").
- b. Customers can only enjoy Payroll Mobile Double Reward HK\$688 BOC Credit Card Free Spending Credit ("Free Spending Credit") by meeting all the requirements of ***Payroll Account*** Reward set in the above Term 4a, and successfully complete any TWO of the following items via the BOCHK Mobile Banking (BOCHK 中銀香港) during Payroll Mobile Double Reward Promotion Period ("Eligible Payroll Mobile Reward Customers"):
  - i. Register for *Payroll Account* via BOCHK Mobile Banking; OR
  - ii. Buy or sell stocks (including buying or selling Hong Kong stocks, China A shares and US stocks, excluding Monthly Stocks Savings Plan and IPO subscription); OR
  - iii. Foreign Currency Exchange (accumulated HK\$1,000 or above or its equivalent in other currencies, including conversion of Hong Kong dollars into foreign currency, conversion of foreign currency into Hong Kong dollars, cross currency conversion); OR
  - iv. Placing Time Deposit; OR
  - v. Successfully enroll in BOC Life Deferred Annuity Plan (Fixed Term) (Apply via mobile banking) underwritten by BOC Group Life Assurance Company Limited ("BOC Life") (BOCHK is the major insurance agency appointed by BOC Life.); OR
  - vi. Successfully submit the application for BOC Express Cash Instalment Loan and successfully drawdown the loan on or before 31 July 2024; OR
  - vii. Successfully granted with BOC Cheers Card or BOC Chill Card; OR
  - viii. Successfully set BOCHK account as the Faster Payment System ("FPS") Default Account or register BoC Pay by binding BOCHK Smart Account / BOC Dual Currency Credit Card / BOC Dual Currency Co-branded Card's main card account.

**If any of the abovementioned designated transaction i – viii wasn't successfully completed within the Payroll Mobile Double Reward Promotion Period, the transaction(s) won't be deemed eligible for the Payroll Mobile Double Reward.**





中國銀行(香港)

BANK OF CHINA (HONG KONG)

- c. Payroll Mobile Double Reward will be distributed as Free Spending Credit. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Double Reward Customers on or before the following dates.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
April 2024 to May 2024	On or before 30 September 2024
June 2024 to August 2024	On or before 31 December 2024

- d. **Eligible Payroll Mobile Double Reward Customers must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account ("Eligible Credit Card") when the Free Spending Credit is credited by the "Card Company. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- e. **Each Eligible Payroll Mobile Double Reward Customer should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- f. Each Eligible Payroll Double Mobile Reward Customer can enjoy this offer once only. If an Eligible Payroll Double Mobile Reward Customer registers for more than one Payroll Account within the Payroll Mobile Double Reward Promotion Period, the Eligible Payroll Mobile Double Reward Customer can only enjoy the offer once.
- g. For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.

#### **BOC Credit Card Free Spending Credit**

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

#### **Important Notes of BOC Life Deferred Annuity Plan (Fixed Term) (Apply via mobile banking)**

- The Plan and the supplementary riders (if any) are underwritten by BOC Life. BOCHK is the major insurance agency appointed by BOC Life.
- The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and / or potential benefits and / or returns (e.g. interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary riders (if any) according to the information provided by the proposed Insured and the

applicant at the time of application.

- The Plan and the supplementary riders (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly BOC Life and the customer.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.
- Should there be any discrepancy between the Chinese and English versions of BOC Life Deferred Annuity Plan (Fixed Term) (Apply via mobile banking)'s information, the English version shall prevail.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary riders (if any). For enquiry about technical support for application via mobile banking of BOCHK, please contact BOCHK Customer Service Hotline (852) 3669 3003. For enquiry about product and post-sales service, please contact BOC Life Customer Service Hotline (852) 2862 9888.

#### **4c. HK\$388 Exclusive Rewards of Foreign Exchange Welcome Rewards via Mobile Banking for New to Payroll Customers:**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Promotion Period").
- b. This Exclusive FX Mobile Rewards is only applicable to Private Wealth, Wealth Management, Enrich Banking and i-Free Banking services customers ("Integrated Banking Services Customers") of Bank of China (Hong Kong) Limited ("BOCHK") who fulfilled all of the following requirements ("the "Eligible New to Payroll Customers"):
  - i. fulfilled all the requirements of Payroll Service Reward set in the above terms 4a, AND
  - ii. **did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2023 to 31 March 2024 (both dates inclusive)**
- c. The Eligible FX Customers will be entitled to HK\$388 welcome rewards by accumulating foreign exchange transactions amount of HK\$200,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during the Promotion Period ("FX Welcome Rewards").
- d. The FX Welcome Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ("Eligible Exchange Transactions"). The FX Welcome Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customers can enjoy the FX Welcome Rewards once only.
- g. This FX Welcome Rewards and "Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for New to Payroll Customers" can be enjoyed concurrently, but cannot be used in conjunction with "HK\$100 Welcome Rewards for Foreign Exchange via Mobile Banking" or "HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers".



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- h. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers' non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2024.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Rewards is deposited, otherwise the rewards will be forfeited.
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

**4d. Up to \$2,300 Exclusive Rewards of Foreign Exchange via Mobile Banking for New to Payroll Customers (Exclusive FX Mobile Rewards”):**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) (“FX Promotion Period”).
- b. This Exclusive FX Mobile Rewards is only applicable to *Private Wealth, Wealth Management, Enrich Banking and i-Free Banking* services customers (“Integrated Banking Services Customers”) of BOCHK who fulfilled all of the following requirements (“the “Eligible New to Payroll Customers”):
  - i. fulfilled all the requirements of Payroll Account Reward set in the above terms 4a, AND
  - ii. **did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2023 to 31 March 2024 (both dates inclusive)**
- c. Eligible New to Payroll Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the FX Promotion Period, will be entitled to the Exclusive FX Mobile Rewards.

Accumulated Foreign Exchange Amount (HKD equivalent)	Exclusive FX Mobile Rewards for New to Payroll customers
HK\$1,500,000 or above	HK\$2,300
HK\$500,000 to Below HK\$1,500,000	HK\$600

- d. This Rewards is only applicable to (i) conversion of Hong Kong dollars into foreign currency, (ii) conversion of foreign currency into Hong Kong dollars and (iii) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). **This Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.**
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible New to Payroll Customer can enjoy this rewards once only.
- g. This Exclusive FX Mobile Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking” or “Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers” or “Up to HK\$2,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for Selected Corporate Employees”.

- h. The rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible New to Payroll Customer's non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2024.
- i. Eligible New to Payroll Customers should maintain valid Integrated Banking Services, Payroll Account, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the Exclusive FX Mobile Rewards is deposited, otherwise the rewards will be forfeited.
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

**4e. New payroll customers enjoy new securities account \$0 brokerage fee offer for buying transactions:**

- a. Promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Securities Offer Promotion Period").
- b. The offer is only applicable to personal customers who open new single-name securities accounts with BOCHK and fulfill all the requirements of Payroll Account Welcome Reward set in the above terms 4a Payroll Account Welcome Reward\* ("Securities Offer Eligible Customers").

\*It's subject to terms and conditions, please refer to Offer Term Point 4a Payroll Account Welcome Reward for details.

- c. New securities brokerage fee is divided into the following two parts:

- A. New Securities Account \$0 brokerage fee offer for buying Hong Kong stocks / A shares via designated trading channel:

- This offer is only applicable to Securities Offer Eligible Customers who hold Integrated Banking Services and successfully open new single-name securities account (including securities margin account but excluding family securities account) ("New Securities Account") with BOCHK during Securities Offer Promotion Period and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Account opening ("Eligible New Securities Customers").
- Eligible New Securities Customers who open New Securities Account during Securities Offer Promotion Period are entitled to first 6-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying and selling transaction of securities listed on the Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") and settled in RMB via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK ("Designated trading channel") through the New Securities Account within the first 6 months starting from the date of New Securities Account opening (6-month period is calculated on the basis of 180 days with the 180th day, Saturdays, Sundays and public holidays included). The maximum brokerage fee reduction amount for each Eligible New Securities Customer as below and there is no maximum limit on the transaction count.

Period of buying Hong Kong stocks / A shares	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4 <sup>th</sup> month to 6 <sup>th</sup> month starting from the date of New Securities Account opening	HK\$30,000



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New Securities Customers should pay the brokerage fee of buying transactions first.**
- The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on the following rebate date:

Period of buying Hong Kong stocks / A shares	Rebate date
Within the first 3 months starting from the date of New Securities Account opening	On or before 31 December 2024
Within the 4th month to 6th month starting from the date of New Securities Account opening	On or before 31 March 2025

- If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
- **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise this offer will be forfeited.

B. New US Securities Services \$0 brokerage fee offer for buying US stocks via designated trading channel:

- This offer is only applicable to Securities Offer customers who hold Integrated Banking Services and successfully open new single-name US securities services ("New US Securities Services") with BOCHK during Securities Offer Promotion Period and do not have US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening ("Eligible New US Securities Customers").
- Eligible New US Securities Customers who open New US Securities Services during Securities Offer Promotion Period are entitled to first 6-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying transaction of securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK ("Designated trading channel") through the New US Securities Services within the first 6 months starting from the date of New US Securities Services opening (6-month period is calculated on the basis of 180 days with the 180<sup>th</sup> day, Saturdays, Sundays and public holidays included). The maximum brokerage fee reduction amount for each Eligible New Securities Customer as below and there is no maximum limit on the transaction count .

Period of buying US stocks	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4 <sup>th</sup> month to 6 <sup>th</sup> month starting from the date of New Securities Account opening	HK\$30,000





中國銀行(香港)

BANK OF CHINA (HONG KONG)

- The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New US Securities Customers should pay the brokerage fee of buying transactions first.**
- The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on the following rebate date:

Period of buying US stocks	Rebate date
Within the first 3 months starting from the date of New US Securities Services opening	On or before 31 December 2024
Within the 4 <sup>th</sup> month to 6 <sup>th</sup> month starting from the date of New US Securities Services opening	On or before 31 March 2025

- If an Eligible New US Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement account.
- **Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.**
- Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise this offer will be forfeited.

**4f. Existing Securities customers' full amount brokerage fee reduction offer for buying transactions via designated trading channel:**

- a The offer is only applicable to personal customers who maintain sole name securities accounts with BOCHK and fulfill all the requirements of Payroll Account Welcome Reward set in the above terms 4a Payroll Account Reward\*. The offer is not applicable to New Securities account opened on or after 1 January 2024 (including Margin Securities account) & New Family Securities accounts opened during the promotion period ("Eligible Existing Securities Customers").  
\* It's subject to terms and conditions, please refer to point 4a Payroll Account Reward for details.
- b The promotion period is from 1 July 2024 until 31 December 2024 (both dates inclusive) ("Existing Securities Customers Promotion Period").
- c Eligible Existing Securities Customers who successfully buying securities listed on the HKEx and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription), securities listed on SSE or SZSE and settled in RMB or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via BOCHK Internet Banking / Mobile Banking / Automated Stock Trading Services ("Designated trading channel") during Existing Securities Customers Promotion Period are entitled to brokerage fee reduction in full amount for buying securities ("Brokerage Fee Reduction in full amount"). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- d The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Existing Securities Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Existing Securities Customers on or before 31 March 2025. If an Eligible Existing Securities Customers holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.



- e **Eligible Existing Securities Customers should maintain valid securities account, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.**
- f **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee.**

**4g. BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up Cash Rebate Offer Terms and Conditions:**

- a. The promotion period from 3 April 2024 to 2 July 2024 (both dates inclusive) (“Promotion Period”).
- b. Customers should successfully submit the application for BOC Express Cash Instalment Loan (“Instalment Loan”) or BOC Express Cash Instalment Loan Top up (“Loan Top up”) or BOC Express Cash Instalment Loan Balance Transfer (“Balance Transfer”) or BOC Express Cash Instalment Loan Balance Transfer Top up (“Balance Transfer Top up”) within the Promotion Period; and successfully drawdown the loan on or before 31 July 2024 with a loan amount of HK\$200,000 or above, and with repayment tenor of 24 months; OR loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to enjoy respective cash rebate listed in below table:

Loan Amount (HK\$)	Cash Rebate for Instalment Loan / Loan Top up (HK\$)		Cash Rebate for Balance Transfer/ Balance Transfer Top up (HK\$)
	Limited Time Cash Rebate Offer (HK\$)		
	24 months	36 months or above	36 months or above
\$50,000 - \$99,999	Not applicable	\$500	\$888
\$100,000 - \$199,999		\$800	
\$200,000 - \$499,999	\$500	\$1,500	\$3,888
\$500,000 - \$999,999	\$800	\$2,000	\$13,888
\$1,000,000 - \$1,499,999	\$1,000	\$2,500	\$23,888
\$1,500,000 - \$2,999,999	\$1,500	\$3,800	
\$3,000,000 or above	\$2,000	\$6,800	

- c. The above cash rebate reward offer will be directly credited to the BOC repayment account of the eligible customers on or before 31 December 2024 without prior notice. The status of the eligible customers’ BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the Instalment loan or Loan Top up or Balance Transfer or Balance Transfer Top up when BOCHK credits the cash rebate. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. If the bank had honored the cash rebate to the customer and customer chooses to make early settlement for the Loan, the Bank reserves the right to charge such Eligible Customer an amount equivalent to the amount of the offers/ cash rebate granted.
- d. The above offers are not applicable to the staff of BOCHK.



- e. The BOC Express Cash Instalment Loan Top-up Service is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a Loan Top up if a minimum of three instalment is made and a punctual repayment record is maintained. Customers will be notified of the relevant approved APR upon the Loan Top-up approval. BOCHK shall settle the outstanding amount of the existing loan incurred by the Loan Top up will be deducted from the Top up amount disbursed. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal to interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".
- f. The maximum Instalment Loan amount for the Instalment loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). The minimum Loan Top up amount is HK\$5,000 and the maximum Loan Top up amount with outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the Balance Transfer is up to HK\$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer is subject to change in accordance with the circumstances of individual cases. The instant cash amount up to 12 times your monthly salary constitutes part of the total amount of the approved loan. The cash amount will be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loans. BOCHK will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.
- g. Instalment Loan or Loan Top up customers can choose for 12, 24, 36, 48 or 60 months repayment period. The maximum repayment tenor for Balance Transfer is 72 months.

Example:

In the example of Instalment Loan:

The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.0830%. The Annualized Percentage Rate ("APR") is 1.85%, without handling fee.

APR offer as low as 1.85% (Calculated based on a loan amount of HK\$1,500,000 or above with repayment tenor of 12 months and monthly flat rate of 0.0830%, with handling fee waiver) is applicable to the selected customers group, such as BOCHK *Private Wealth* Customer. The rate for individual customers may vary, if customer's loan application cannot meet our approval requirements, BOCHK may approve a loan to individual customers on a case-by-case basis but the interest rate offered may be adjusted. Customers will be notified of the relevant adjusted interest rate upon loan approval.

In the example of Loan Top up:

The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.1227%. The APR is 3.70%, including an annual handling fee of 0.5%.

In the example of Balance Transfer:

The quoted interest rate is calculated based on a loan amount of HK\$500,000, a repayment tenor of 72 months and a monthly flat rate of 0.3162%, and thus the APR is 9.63%, including an annual handling fee of 1%.

The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. For loan and offer details, rates, handling fee, APR, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> Instalment Loan / BOC



Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff. The credit rating of each customer must fulfill the requirements of BOCHK.

- h. BOCHK reserves the right of final decision on any Loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. The applicant is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The Loan is subject to the terms set out in the Loan document signed between the Loan applicant and BOCHK.

#### **Early Settlement Fee**

- Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of the loan. BOCHK may at its discretion adjust the early settlement fee at any time. Please note that different loan products have an individual calculation of the apportionment of the interest and principal even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/redemption fee and other incurred fee(s)) and unpaid interest. You may visit our website Home > Loan > Personal Loan > Instalment Loan /BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

#### **Risk Disclosure of Investment as Loan Purpose**

- The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. The following are the risk disclosure statements: Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

#### **General Terms**

- BOC Express Cash Instalment Loan and Loan Top up and Balance Transfer and Balance Transfer Top



up are the products of the BOCHK

- The above products are subject to the relevant terms and conditions.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The above products, services and offers are subject to relevant terms and conditions. For details, please refer to relevant promotional materials or inquire with BOCHK branch staff.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.

#### **4h. Terms of 0% subscription fee for first subscription made via Smart Invest**

- a. The promotion period is from 2 April to 29 June 2024 (both dates inclusive) ("the promotion period").
- b. The offer is applicable to Personal Customers of Bank of China (Hong Kong) Limited ("Eligible Customers").
- c. During the promotion period, eligible customers are entitled to enjoy 0% fund subscription fee on the first investment fund subscription made via Smart Invest ("Eligible Subscription") ("Subscription Fee Offer"). There is no cap of investment fund subscription fee amount for this offer.
- d. The subscription fee offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.
- e. The subscription fee offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking by vulnerable customers (as defined by BOCHK).
- f. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the subscription fee reduction amount to the Eligible Customers as defined in the following Term i.**
- g. **Each Eligible Customer is only entitled to the offer once during the Promotion Period. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds transactions, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details.**
- h. If Eligible Customers enjoy the offer during the promotion period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2024 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

#### **4i. Terms of the "Smart Invest" HK\$100 Reward offer**

- a. The Offer is effective from 2 April 2024 to 30 June 2024, both dates inclusive ("the promotion period").



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- b. The Offer is applicable to eligible customers who must meet the following conditions i) have not completed any subscription transactions through “Smart Invest” on or before 30 March 2024 and ii) successfully settled the subscription order through “Smart Invest” (no limitation on transaction amount) during the promotion period. Eligible customers will be entitled to enjoy HK\$100 reward.
- c. During the promotion period, each Eligible Customer is entitled to enjoy this offer once. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds transactions, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details. The HK\$100 reward is available on a first-come, first-served basis, while stocks last.
- d. The HK\$100 reward will be deposited to Eligible Customers’ non-dormant Bank of China (Hong Kong) HKD Saving Account or HKD Current Account on or before 30 September 2024. Eligible Customer should maintain a valid account throughout the promotion period and at the time when the reward is deposited. In the event of termination of Eligible Customer’s valid account during the promotion period or at the time the reward is being awarded, the reward will be cancelled automatically forthwith.

**(5) HKD Time Deposit Preferential Interest rate of up to 4.8% p.a. upon opening account via BOCHK Mobile Banking Application**

Promotion Terms and Conditions:

- a. The promotion period is from 2 April 2024 until 29 June 2024, both dates inclusive (“Promotion Period”).
- b. This offer is only applicable to personal banking customer with Hong Kong Permanent Identity Card and do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 2 April 2024, and successfully open an account through BOCHK Mobile Banking Application (excluding “QR Account Opening” Service at branch) during the Promotion Period (“Eligible Customer”).
- c. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a “Mobile Account Opening Time Deposit” with “Eligible New Fund Balance” HK\$10,000 or above via Mobile Banking of BOCHK with promotion code “BBANEWHKD” during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Tenor	Preferential HKD Time Deposit Interest Rate (p.a.)
1-month	4.8%

- d. “Eligible New Fund Balance” refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of “Eligible New Fund Balance”. In case of any dispute on the definition of “Eligible New Fund Balance”, the decision of BOCHK shall be final.
- e. Each Eligible Customer can only enjoy this offer once and the maximum deposit amount of “Mobile Account Opening Time Deposit” for each Eligible Customer is HK\$100,000.
- f. Time deposits should be set up on banking business days of Hong Kong. **Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early**

uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.

- g. If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD\$200:

- i. Time Deposit Principal x (Prime Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year
- ii. Time Deposit Principal x (Inter-Bank Offer Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year

\*Subject to the rate as quoted by BOCHK from time to time.

- h. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 2 April 2024 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.
- i. Offer is limited, first come first served and available while quota lasts.

**(6) Fund Subscription Fee Reduction, cash reward for Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate Bonds**

**6a. Terms and Conditions of up to HK\$30,888 Reward for Subscribing Designated Investment Products:**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Promotion Period").
- b. The offer is applicable to personal banking customers of BOCHK ("Eligible Customers") who has been registered to use the e-Statements / e-Advices service of investment products, and fulfill the criteria stated in Reward 1 and Reward 2 ("eligible customers").
- c. This promotion is not applicable to the staff of BOCHK and its subsidiaries.
- d. The cash reward will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2024. If an Eligible Customer holds more than one non-dormant HKD Savings Account or HKD Current Accounts, BOCHK has the discretion to credit the cash reward of eligible investment products to any one of the accounts.

Reward 1: Upon successfully subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate Bonds (eligible investment products) on the same day for the first time during the Promotion Period, eligible customers can enjoy the following cash reward for making every HK\$100,000 transaction amount (or equivalent) on each eligible investment product:

Reward 1 Cash Reward	Cap of Cash Reward of Reward 1
HK\$250	HK\$30,000 (For each eligible investment product)

- Transaction amount of Equity Linked Investment Products, Third Party Structured Note linked to Equity and Corporate Bonds cannot be counted collectively. Each eligible Investment product has to reach the designated transaction amount separately in order to be eligible to the above-mentioned offer. Example: A eligible customer subscribing HK\$2,050,000 (or equivalent) of Corporate Bonds and HK\$80,000 (or equivalent) of Equity Linked Investment Products on the same day, the eligible customer should then be eligible to HK\$5,000 from the Corporate Bond transaction, and the Equity Linked Investment Product transaction will not be eligible to the offer.





中國銀行(香港)

BANK OF CHINA (HONG KONG)

- The eligible transactions made on the same day for the first time (by each of the eligible investment products) by eligible customers during the Promotion Period will be entitled to the above mentioned offer. Example: A eligible customer makes a HK\$2,000,000 (or equivalent) Corporate Bond transaction for the first time on a single day of 8 April 2024 and makes a HK\$600,000 (or equivalent) Equity Linked Investment Product transaction for the first time on a single day of 7 May 2024. The eligible customer should then be eligible to HK\$5,000 from the Corporate Bond transaction, and HK\$1,500 from the Equity Linked Investment Product transaction.
- Each eligible customer is entitled to enjoy the offer of each of eligible investment products once only during the Promotion Period.

Reward 2: Upon successfully subscribe Equity Linked Investment Products and/or Corporate Bonds via mobile banking and accumulate a total of HK\$1,000,000 (or equivalent) during the Promotion Period can entitle to below E-Channel Cash Reward.

Accumulate investment amount	Reward 2 E-Channel Cash Reward
HK\$1,000,000	HK\$888

- Equity Linked Investment Products and Corporate Bonds products accumulate investment amount counted collectively. Example: A eligible customer subscribing HK\$800,000 (or equivalent) of Corporate Bonds on 3 April 2024 via mobile banking, HK\$700,000 (or equivalent) of Equity Linked Investment Products on 25 April 2024 via mobile banking and HK\$900,000 (or equivalent) of Equity Linked Investment Products on 20 June 2024. The accumulate investment amount in the Promotion Period reach HK\$2,400,000, eligible customers should then be eligible to HK\$888 E-Channel Cash Reward offer.
- Each eligible customer is entitled to enjoy the offer of Reward 2 E-Channel Cash Reward once only during the Promotion Period.

Definition of Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate Bonds transactions

- Transaction is based on transaction date.
- Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate Bonds transactions are based on successful subscribed transactions.
- Cash reward for Corporate Bonds is not applicable to i) bonds issued by the HKSAR Government; and / or ii) bonds issued by entities or organizations that are wholly owned by the HKSAR Government; and / or iii) sovereign bonds issued by the Central People's Government; and / or iv) bonds issued by policy banks of the People's Republic of China.
- Cash reward is not applicable to i) Transactions via BOCHK Mobile Banking by vulnerable customers.

Definition of e-Statements / e-Advices

- e-Statements / e-Advices includes securities and securities margin account advice / daily statement / monthly statement, fund advice / monthly statement, bonds / certificates of deposit advice / daily statement / monthly statement, equity linked investments / structured notes advice / daily statement / monthly statement, precious metal / FX margin account advice / daily statement / monthly statement, consolidated monthly statement.

**6b. 0% Subscription Fee for new Fund customers**

- The promotion period is from 2 April 2024 to 29 June 2024 (both dates inclusive) ("Promotion Period").



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- b. New investment fund customers refer to personal customers of BOCHK i) who did not have any investment fund holdings and transactions between 1 April 2023 to 31 March 2024, or ii) who open their Fund accounts on or after 1 April 2024 ("Eligible Customers").
- c. During the Promotion Period, Eligible Customers is entitled to enjoy 0% fund subscription fee on the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) using single-named Funds account ("Eligible Subscription"), and the cap of Fund Subscription Fee Reduction is HK\$12,000 ("Subscription Fee Reduction").
- d. The offer is only applicable to customers holding single-named Funds account. Each Eligible Customer is only entitled to the offer once during the Promotion Period.**
- e. The Subscription Fee Reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan, and v) transactions made via "Smart Invest".
- f. The Subscription Fee Reduction offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking which are i) risk mismatch, and ii) those made by vulnerable customers.
- g. Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the reduction of subscription fee amount to the Eligible Customers as defined in the following Term i.**
- h. If Eligible Customers enjoy the offer during the Promotion Period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above-mentioned Subscription Fee Reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2024 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. Employees of BOCHK are not eligible for this promotion.
- k. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

**6c. New Securities Account \$0 brokerage fee offer for buying Hong Kong stocks / A shares via designated trading channel**

- a. Promotion period is from 1 April 2024 until 30 June 2024 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name securities account (including securities margin account but excluding family securities account)("New Securities Account") with BOCHK during Promotion Period and do not have any single-name securities account with BOCHK within 6 months preceding the date of New Securities Account opening ("Eligible New Securities Customers").
- c. Eligible New Securities Customers who open New Securities Account during Promotion Period are entitled to first 3-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying transaction of securities listed on HKEx and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on SSE or SZSE and settled in RMB via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK ("Designated trading channel") through the New Securities Account within the first 3 months starting from the date of New Securities Account opening (3-month period is calculated on the basis



of 90 days with the 90th day, Saturdays, Sundays and public holidays included). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New Securities Customer and there is no maximum limit on the transaction count.

- d. The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New Securities Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on or before 31 December 2024.
- e. If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- f. **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- g. Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

**6d. New US Securities Services HK\$0 brokerage fee offer for buying US stocks via designated trading channel**

- a. Promotion period is from 1 April 2024 until 30 June 2024 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name US securities services ("New US Securities Services") with BOCHK during Promotion Period and do not have any single-name US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening ("Eligible New US Securities Customers").
- c. Eligible New US Securities Customers who open New US Securities Services during Promotion Period are entitled to first 3-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying transaction of securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK ("Designated trading channel") through the New US Securities Services within the first 3 months starting from the date of New US Securities Services opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New US Securities Customer and there is no maximum limit on the transaction count.
- d. The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New US Securities Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on or before 31 December 2024.
- e. If an Eligible New US Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement accounts.
- f. **Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.**
- g. Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

**6e. \$0 brokerage fee offer for selling odd lots via designated trading channel**

- a. Promotion period is from 1 April 2024 until 30 June 2024 (both dates inclusive) (“Promotion Period”)
- b. This offer is only applicable to personal banking customers who maintain single-name securities account (“Eligible Customers”) with BOCHK.
- c. This offer is not applicable to joint-name securities account.
- d. Eligible Customers who are buying odd lots listed on the HKEx and settled in HKD or RMB via NotALot function of BOCHK Mobile Banking during Promotion Period, and selling odd lots listed on HKEx and settled in HKD or RMB (excluding the securities transactions of underlying stock along with odd lots) via BOCHK Mobile Banking or Internet Banking (“Designated trading channel”) during Promotion Period, will be entitled to brokerage fee reduction for each selling transaction (“Brokerage Fee Reduction”). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- e. The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. Eligible Customers should pay the brokerage fee of selling transactions first. The Brokerage Fee Reduction will be credited to the settlement account of Eligible Customers on or before 30 September 2024.
- f. If an Eligible Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- g. Other transaction fees still apply, including but not limited to Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx.**
- h. Eligible Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise this offer will be forfeited.

**6f. Deposit Securities offer**

- a. This offer is only applicable to personal banking customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding Ministry of Finance of the PRC CNY Bonds / The Hong Kong Monetary Authority iBonds / any Bonds issued by The Government of the HKSAR of the PRC) into BOCHK’s single-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / (“Eligible Securities”) from 1 April 2024 until 30 June 2024 (both dates inclusive) (“Deposit Securities Period”).
- b. Customers who deposit Eligible Securities with designated market value during Deposit Securities Period (“Eligible Deposit Securities Customers”) and maintaining corresponding Integrated Banking Service on 30 June 2024 can entitle to the following reward:

Market Value of Eligible Securities Deposited	Cash reward			
	<i>Private Wealth</i>	<i>Wealth Management</i>	<i>Enrich Banking</i>	<i>i-Free Banking</i>
HK\$5,000,000 or above	HK\$10,000	HK\$4,000	HK\$1,500	HK\$1,200
HK\$1,000,000 – below HK\$5,000,000	HK\$3,000	HK\$2,000	HK\$1,200	HK\$800
HK\$100,000 – below HK\$1,000,000	HK\$1,600	HK\$1,000	HK\$600	HK\$300

- c. The market value of Eligible Securities is calculated on the basis of the closing price on the day of depositing the securities by Eligible Deposit Securities Customers. If the closing price of Eligible Securities cannot be



determined on the day of deposit, the final price used for calculating the market value will be determined by BOCHK at its sole discretion. **This offer is not applicable to customers who withdraw Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with BOCHK during Deposit Securities Period.**

- d. The market value of Eligible Securities and brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK.
- e. Each Eligible Deposit Securities Customer will only be entitled to the above offer once. If the Eligible Deposit Securities Customer holds more than one securities account during the Deposit Securities Period, he/she will only be entitled to the above offer once.
- f. Cash reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Deposit Securities Customers on or before 30 September 2024. **Eligible Deposit Securities Customer should maintain valid securities account and Integrated Account Service when the cash reward is deposited, otherwise this offer will be forfeited.**

#### **6g. Monthly Funds Savings Plan 0.01% Subscription fee offer**

- a. Promotion period is from 2 April to 29 June 2024 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to the customers who newly set up Monthly Funds Savings Plans ("Fund MSP") via Funds account ("Eligible Funds Accounts") maintained with BOCHK during Promotion Period, settling the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 22 July 2024 and do not make any contribution on Fund MSP through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution ("Eligible Monthly Funds Investment Customer").
- c. Eligible Monthly Funds Investment Customer can enjoy 0.01% fund subscription fee after successfully setting up the Fund MSP during the promotion period, except for the Fidelity Investment Funds (the Fund MSP subscription fee of this Investment Funds will be 0.28%) ("Privileged Fund Subscription Fee") until further notice. The maximum monthly contribution amount of the Fund MSP should be HK\$50,000 (or equivalent foreign currencies).
- d. If an Eligible Monthly Funds Investment Customer terminates the Fund MSP after successfully setting up the Plan for any reason, this offer will not be extended, compensated or substituted.
- e. BOCHK shall have the absolute discretion to prescribe and change the Fund MSP subscription rate and the monthly contribution amount cap of related Fund MSP from time to time.
- f. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

#### **Terms and conditions of "Monthly Funds Savings Plan"**

- a. Unless specified by the Bank, the cut-off date for applications to add, amend or terminate "Monthly Funds Savings Plan" (the "Plan") is three Hong Kong banking business days (excluding Saturdays) before the Contribution Date (as defined below). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- b. Unless specified by the Bank, the date of contribution and subscription under the Plan is scheduled to be the 20th of each month ("Contribution Date") or, if such day is a Saturday or a public holiday in Hong Kong, the date of contribution and subscription will be postponed to the next banking business day.
- c. Customers can pay the monthly contributions by direct debit from the designated settlement accounts maintained at the Bank or BOC Credit Cards. If the monthly contribution is settled via the settlement accounts,



- it will be debited on the Contribution Date, and customers should maintain sufficient funds in the settlement accounts to cover the amount. If the monthly contribution is settled by BOC Credit Cards, it will be debited on two Hong Kong banking business days (excluding Saturdays) before the Contribution Date or any other date specified by the Bank, and the customers should maintain sufficient available credit limit to cover the amount.
- d. If the monthly contribution is settled via settlement accounts, the minimum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies). If the monthly contribution is settled by BOC Credit Cards, the minimum and maximum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies) and HK\$20,000 (or its equivalent in foreign currencies) respectively.
  - e. If the customers fail to make the payments of monthly contribution for three consecutive months, the Bank reserves the right to terminate the relevant Plan immediately.
  - f. The bank reserves the right to amend and/or without any Plans and/or any of the above terms and conditions at its discretion.
  - g. In case of any disputes, the decision of the Bank shall be final.
  - h. In case of any inconsistencies between Chinese version and the English version of this promotional material, the Chinese version shall prevail.

#### **6h. Investment Funds Transfer-In Reward**

- a. The promotion period of the offer is from 2 April to 29 June 2024 (both dates inclusive) ("Promotion Period").
- b. The offer is applicable to personal customers of Bank of China (Hong Kong) Limited ("BOCHK").
- c. Customers who (i) successfully submits an investment funds transfer-in application during the promotion period; and (ii) successfully places the stated investment fund transfer from other financial institution(s) into their Investment Fund account in BOCHK on or before 31 July 2024, will be eligible to receive the cash reward (the "Eligible Customers").
- d. Eligible Customers who transfer-in an accumulated amount of investment funds of every HK\$200,000 (or equivalent) will be eligible to receive HK\$1,000 cash reward (the "Transfer-In" Reward). The maximum amount of the Transfer-In Reward is HK\$20,000.
- e. Only open-ended investment funds distributed by BOCHK are eligible to this offer. BOCHK has the sole and full discretion to decide whether the investment fund concerned may be transferred into BOCHK and whether the transfer transaction is eligible to the offer. For more information on which investment funds are eligible, please contact our Customer Relationship Manager.
- f. BOCHK only accepts investment funds transferred from account(s) held in other financial institution(s) by the same Eligible Customers using the same name. The account holder name of the investment funds being transferred from other financial institution(s) must be as same as the Investment Fund account holder's name as registered in BOCHK.
- g. The amount of the Transfer-In Reward which Eligible Customers can enjoy is calculated based on the amount of eligible investment fund being transferred-in to their BOCHK Investment Fund account during the promotion period (the "Accumulated Amount"). The accumulated amount is calculated based on the unit price of the investment funds on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK.
- h. If Eligible Customers transfer out the relevant transferred-in investment fund to other financial institutions on or before 31 October 2024, the Transfer-In Reward should be deducted in proportion to the respective transferred-out amount. BOCHK reserves the right to deduct the Transfer-In Reward amount, which was given to the Eligible Customers, directly from their accounts without prior notice.





中國銀行(香港)

BANK OF CHINA (HONG KONG)

- i. The Transfer-in Reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Customers on or before 31 October 2024, and Eligible Customers should hold a valid BOCHK Investment Fund account at the time when the Transfer-in Reward is deposited, otherwise the reward will be forfeited.
- j. Employees of BOCHK are not eligible for this promotion.
- k. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

## (7) Foreign Exchange

### 7a. Terms of Foreign Exchange Welcome Rewards via Mobile Banking:

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Promotion Period").
- b. This Rewards is only applicable to BOCHK *Private Wealth, Wealth Management, Enrich Banking and i-Free Banking* customers (the "Integrated Banking Services Customers") **who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2023 to 31 March 2024** (the "Eligible FX Customers").
- c. The Eligible FX Customers will be entitled to HK\$100 welcome rewards by accumulating foreign exchange transactions amount of HK\$100,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during the Promotion Period ("FX Welcome Rewards").
- d. The FX Welcome Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ("Eligible Exchange Transactions"). The FX Welcome Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customers can enjoy the FX Welcome Rewards once only.
- g. This FX Welcome Rewards and "Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking" can be enjoyed concurrently, but cannot be used in conjunction with "HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers" or "HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers".
- h. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers' non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2024.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Rewards is deposited, otherwise the rewards will be forfeited
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

### 7b. Terms of Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking:



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. This FX Rewards is only applicable to BOCHK *Private Wealth, Wealth Management, Enrich Banking and i-Free Banking* customers (the “Integrated Banking Services Customers”) **who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2023 to 31 March 2024 (both dates inclusive) (the “Eligible FX Customers”)**.
- c. Eligible FX Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the Promotion Period, will be entitled to the FX Rewards (“FX Rewards”).

Accumulated Foreign Exchange Amount (HKD equivalent)	The FX Rewards
HK\$1,500,000 or above	HK\$2,000
HK\$500,000 to Below HK\$1,500,000	HK\$600

- d. The FX Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customer can enjoy the FX Rewards once only.
- g. This FX Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$2,300 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers” or “Up to HK\$2,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for Selected Corporate Employees”.
- h. The FX Rewards will be deposited to the relevant account upon verification of record by BOCHK, the FX rewards will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2024.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Rewards is deposited, otherwise the rewards will be forfeited.
- j. The FX rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

## (8) Insurance

### 8a. Terms and conditions of the Offer for the life insurance:

- a. Promotion Period refers to the period from 2 April 2024 until 29 June 2024 (both dates inclusive) (“Promotion Period”).
- b. To be eligible for the above-mentioned premium discount offers, applicant(s) must fulfill all of the following requirements:
  - (i) the application form(s) must be duly completed and signed during the Promotion Period;
  - (ii) the completed and signed application form(s) together with the other required documents must be



中國銀行(香港)

BANK OF CHINA (HONG KONG)

submitted to BOC Life on or before 30 July 2024 (the time when BOC Life receives the documents is based on the record of BOC Life);

(iii) the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period; and

(iv) the application(s) must be accepted by BOC Life.

Policy(ies) that fulfill the above-mentioned requirements (i) to (iv) is / are known as “Eligible Policy(ies)”.

- c. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
- d. The premium amount deduction under the premium discount offer will not be regarded as annuity premiums paid that can be claimed for tax deduction (only applicable to BOC Life Deferred Annuity Plan) and/or annuity paid premium (only applicable to SmartViva Flexi VHIS).
- e. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. The rest of the discounted premiums shall be deducted monthly from the customer’s designated account during the fourth (4th) to remaining months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
- f. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
- g. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
- h. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- i. If an eligible policy lapses or is surrendered before the premium for any second (2) policy year is duly paid, the discounted premium amount will be deducted from the refund amount before being refunded to the policy owner. For the avoidance of doubt, any prepaid premiums in the prepaid premium account will not be regarded as premiums paid for the second (2nd) policy year until the premiums are deducted from the prepaid premium account when due.
- j. If the policy owner reduces the monthly guaranteed annuity income amount of the eligible policy, the reduced premium must meet the minimum first-year premium requirements of the above offer/BOCHK website/BOCHK Mobile Banking.
- k. This offer cannot be exchanged, transferred, returned, exchanged for other gifts or redeemed for cash.
- l. If the policy is cancelled during the cooling-off period or in the event of any premium refund, the premium amount deducted under the premium discount offer will not be regarded as premium paid and will be included in the total premium returned..
- m. Premium discounts can be used in conjunction with other promotional offers applicable to the relevant designated plans (unless otherwise specified by BOC Life).
- n. BOC Life reserves the right to modify, suspend or cancel offers and amend the relevant terms and conditions at any time without prior notice.
- o. In case of any dispute, BOC Life reserves the right of final decision.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- p. The terms and conditions of the premium discount offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- q. Promotional materials for premium discount offers must be read together with the product brochure of the designated plan.

#### **Important Note of Life Insurance Plans**

- The Life Insurance Plans are underwritten by BOC Group Life Assurance Company Limited ("BOC Life"). BOCHK is the major insurance agency appointed by BOC Life.
- BOC Life is authorized and regulated by the Insurance Authority to carry-on long-term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Life Insurance Plans according to the information provided by the proposed insured and the applicant at the time of application.
- The Life Insurance Plans are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- BOCHK is the appointed agency of BOC Life for distribution of life insurance products. The Life Insurance Products are products of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Life Insurance Plans should be resolved between directly BOC Life and the customer.
- BOC Life reserves the right to amend, suspend or terminate the Life Insurance Plans at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Life Insurance Plans. For enquiry, please contact the branch staff of the major insurance agent banks

#### **8b. Terms & Conditions of Universal Smart Travel Insurance Plan Promotion ("the Plan"):**

- a. Promotion Period is from 1 April 2024 to 13 June 2024 (both dates inclusive).
- b. To be eligible for the offer, customers should have successful enrolment in the Plan within the Promotion Period; and have their policies effective on or before 31 July 2024 ("eligible customers"), otherwise the offer will be forfeited.
- c. Successful enrolment refers to the Proposed Insured who submitted Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 13 June



2024 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-application within 3 months after policy cancellation/termination of policy renewals

d. Premium Discount Offer for the Plan:

- (i) Single Travel Plan – During the Promotion Period, Private Wealth Eligible Customer can enjoy 30% off premium discount upon successful enrolment in the Plan (Single Travel Plan). Wealth Management Eligible Customer can enjoy 30% off premium discount upon successful enrolment in the Plan (Single Travel Plan) via “BOCHK online channels / Contact Centre. Other customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 25% off premium discount upon successful enrolment in the Plan (Single Travel Plan) via online channels / Contact Centre.
- (ii) Annual Travel Plan - During the Promotion Period, Private Wealth Eligible Customer can enjoy 25% off first year premium discount upon successful enrolment in the Plan (Annual Travel Plan). Wealth Management Eligible Customer can enjoy 20% off first year premium discount upon successful enrolment in the Plan (Annual Travel Plan) via BOCHK online channels / Contact Centre. Other customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 15% off first year premium discount upon successful enrolment in the Plan (Annual Travel Plan) via online channels / Contact Centre.

e. Online channels refer to BOCHK Internet Banking and Mobile Banking App (Name "BOCHK", customers can choose to Apply Now or Apply via Mobile Banking on this App).

f. Shopping Voucher (“Voucher”):

- Voucher is provided by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- HK\$150 Coupon is applicable to Eligible Customer who hold Private Wealth or Wealth Management Account and successfully enrolled in the Plan (Annual Travel Plan) via Internet Banking / Mobile Banking with annual premium payment basis. HK\$100 Coupon is applicable to other Eligible Customer who successfully enrolled in the Plan (Annual Travel Plan) via online channels with annual premium payment basis. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion
- Voucher notification letter and Voucher will be mailed to Customer on or before 30 November 2024 in accordance with the correspondence address maintained with BOCG Insurance.
- Customers should hold the valid policy at the time of mailing of the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Voucher cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Voucher notification letter and / or the Voucher along with the Voucher notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. Voucher is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Voucher is out of stock, BOCG Insurance reserves the right to offer another gift /voucher as a replacement without prior notice which may not have the same value and features as the original Voucher. The usage of the Voucher is subject to the relevant terms as specified by the supplier. BOCHK and/ or BOCG Insurance are not the supplier of the Voucher. For enquiry or complaint on the Voucher, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.

g. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.





h. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

**8c. Terms & Conditions of Smart Domestic Helper Insurance Plan Promotion:**

- a. To be eligible for the offer, proposed Insured should fulfill below requirements:
- Should have successful enrolment in Smart Domestic Helper Insurance Plan ("the Plan") from 1 April 2024 to 13 June 2024 (both days inclusive) ("Promotion Period") and have their policies effective on or before 31 July 2024 ("Eligible Customers"), otherwise the offer will be forfeited.
  - Successful enrolment refers to the Proposed Insured who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 13 June 2024 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-applications within 3 months after policy cancellation / termination of policy renewals.
- b. During the promotion period, Private Wealth Eligible Customers can enjoy 25% off First Year Premium Discount upon successful enrolment in the Plan via BOCHK Mobile Banking; Wealth Management Eligible Customers can enjoy 20% off First Year Premium Discount upon successful enrolment in the Plan via BOCHK Mobile Banking; Other Customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 15% off First Year Premium Discount upon successfully enrolment in the Plan via BOCHK Mobile Banking.
- c. Gift eVoucher ("Voucher"):
- Voucher is provided by BOCG Insurance.
  - During the Promotion Period, HK\$100 Voucher is applicable to Eligible Customer who hold Private Wealth or Wealth Management Account and successfully enrolled in the Plan via BOCHK Mobile Banking with the first year premium paid of HK\$1,000 or above and annual premium payment basis. HK\$50 Voucher is applicable to other Eligible Customer who successfully enrolled in the Plan via BOCHK Mobile Banking with the first year premium paid of HK\$1,000 or above and annual premium payment basis. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion.
  - The Voucher will be credited to the registered BoC Pay account of the eligible customer on or before 30 November 2024. Customers should hold the valid policy at the time of crediting the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Besides, an eligible customer must maintain his/ her registered BoC Pay account valid at the time of crediting the Voucher, otherwise he/ she will not be able to receive the Voucher.
  - Eligible customers must install the BoC Pay Mobile Payment App ("BoC Pay") to redeem and use the Voucher. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.





- For the record of issuance of the Voucher, the records of BOCHK and/ or BOCG Insurance shall prevail. BOCHK and/ or BOCG Insurance shall not be responsible for the eligible customers being unable to receive the Voucher arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/ or BOCG Insurance.
  - The Voucher is limited and available on a first-come, first-served basis while stocks last. BOCHK and/ or BOCG Insurance reserve the right to replace the Voucher with any alternative voucher without prior notice. The value and features of the alternative voucher may be different from the original Voucher. The Voucher or alternative voucher cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOCG Insurance shall not be liable for loss of the Voucher or alternative voucher under any circumstances and will not reissue or replace any of them. The Voucher or alternative voucher is subject to the relevant terms and conditions of the relevant merchant supplier, please refer to the Terms and Conditions as stated in BoC Pay for details. BOCHK and/ or BOCG Insurance is/ are not the merchant supplier of the Voucher or any alternative voucher. Any enquiry or complaint in respect of the Voucher or any alternative voucher should be directed to the relevant supplier(s). BOCHK and/ or BOCG Insurance give no guarantee to the Voucher and/ or any alternative voucher and/or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in conjunction with the use of the Voucher and/or any alternative voucher and/ or the goods and/ or services provided by the supplier(s).
- d. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.
- e. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

**“Universal Smart Travel Insurance Plan” and “Smart Domestic Helper Insurance Plan” (“the General Insurance Plans”) Important Notes:**


- The General Insurance Plans are underwritten by the Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- The BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the General Insurance Plans. The General Insurance Plans are products of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the General Insurance Plans should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the General Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.



- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the General Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the General Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The General Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the General Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.
- The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

## **(9) Mortgage**

### **9a. Digital Application Offer - Preferential interest rate and extra HK\$400 BoC Pay Cash Reward**

- a. Customers who successfully apply for the Bank of China (Hong Kong) Limited ("BOCHK") Mortgage loan via "Instant Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 April 2024 to 30 June 2024 (both dates inclusive, the "Promotion Period"); and i) if such mortgage loan is successfully drawn, ii) plus complete any 4 of the following items: bind their BoC Pay with BOC UnionPay Credit Card issued in Hong Kong bearing the  logo and/or Smart Account and/or Payment Account ("BoC Pay"), open "Wealth Management" / "Enrich Banking" service, enroll in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or login to BOCHK Mobile Banking successfully on or before 31 October 2024 (collectively named "Eligible Customers"), can enjoy the preferential interest rate and extra HK\$400 Cash Reward (collectively named "Cash Reward").
- b. Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
- c. The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.
- d. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- e. Each Eligible Customer can only receive the Cash Reward once within the Promotion Period on the basis of the redemption record by BOCHK.
- f. The Cash Reward will be credited to the designated mortgage repayment account of the Eligible Customers on or before 31 January 2025.
- g. The status of the Eligible Customers' Mortgage Account and the designated mortgage repayment account,



must be normal and valid when BOCHK credits the Cash Reward. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the Cash Reward without prior notice.

- h. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application, BoC Pay Mobile Application and/or Mobile Banking imposed by their service providers.
- i. Please download relevant Mobile Application from official application stores or the BOCHK website, and ensure the search wording. iPhone users may download via the App Store; Android users may download via Google Play, and Huawei AppGallery or BOCHK website.
- j. By using the BOCHK Mobile Application, BoC Pay Mobile Application and/or Mobile Banking, the viewer agrees to be bound by the contents of the relevant disclaimer and privacy policies posted on the BOCHK Mobile Application, BoC Pay Mobile Application and/or Mobile Banking.
- k. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
- l. iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android are trademarks of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- m. In case the Cash Reward are out of stock or unavailable, BOCHK reserves the right to substitute the Cash Reward with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Cash Reward provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
- n. BOCHK will not send out any notification, reissue and be liable to the Eligible Customers who fail to register successfully due to wrong information input.

#### **Mortgage loan cash rebate reward**

- a. Customers who apply for the BOCHK mortgage loan during the period from 1 April 2024 to 30 June 2024 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 October 2024, he/she is entitled to the cash rebate. The cash rebate amount shall be subject to BOCHK's final approval. The cash rebate is subject to terms and conditions. Please contact BOCHK staff for details of the cash rebate.
- b. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- c. BOCHK will credit the cash rebate to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.

#### **Digital Application Offer - Important notes for home insurance / fire insurance which is eligible for mortgage customers**

- a. "Fire Insurance" and "Premier Home Comprehensive Insurance" Mortgage Customer Plan ("the Designated Insurance Plans") are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- b. The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- c. BOCHK is an appointed insurance agency of BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance Plans are products of BOCG Insurance but not BOCHK.
- d. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution



Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.

- e. BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- f. BOCG Insurance reserves the right to accept or decline any application for the Designated Insurance Plans based on the information provided by the insured and applicant at the time of application.
- g. BOCG Insurance reserves the right to amend or withhold any terms and conditions without prior notice. In case of any disputes, BOCG Insurance's decision shall be final.
- h. The Designated Insurance Plans are governed by the terms and conditions in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.
- i. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Designated Insurance Plans. For enquiry, please contact the branch staff of BOCHK or visit BOCHK website ([www.bochk.com](http://www.bochk.com)).
- j. The terms and conditions of this promotional material are applicable within Hong Kong Special Administrative Region ("HKSAR") only. The relevant insurance product is only distributed in HKSAR.

The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

**9b. Extra HK\$500 "Mortgage Service" Offer:**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("promotion period").
- b. Customers who successfully apply for BOCHK Mortgage Loan and use the Private Wealth / Wealth Management Service\*; complete any one of the following items: apply, Payroll Account\*, and holding single-name securities account and successfully conduct a buy / sell transaction of HK Stocks, A Shares or US Stocks (exclude Monthly Stocks Savings Plan and IPO subscription) via BOCHK Mobile Banking "PickASStock" function under abovementioned single-name securities account\* or Foreign Exchange\* Service during the promotion period; plus drawdown the mortgage loan on or before 31 October 2024 (collectively named "Eligible Mortgage Customers"), can enjoy HK\$500 extra Cash Reward of mortgage service ("Mortgage Offer").  
\* It's subject to terms and conditions, please refer to point 1.5 Terms of Private Wealth / Wealth Management Service, point 4 Terms of Payroll Account Reward, point 9c Terms of "PickASStock" and point 9d Terms of Foreign Exchange Service for details.
- c. Eligible Mortgage Customers must provide the designated promotion code " GEN2024Q2" to BOCHK staff when applying for mortgage services in order to register for Mortgage Offer. Regarding the registration records of BOCHK Mortgage Offer, the records of BOCHK system shall prevail.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- d. **The offer is only applicable to "Private Wealth" / "Wealth Management" customers who successfully drawdown the mortgage loan on or before 31 October 2024, the records of the BOCHK system shall prevail.**
- e. **The Offer is applicable to successful mortgage loan application of new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.**
- f. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
- g. In the case of a joint mortgage account, at least one of the account holders must be an eligible customer of Payroll Account, single-name securities account or Foreign Exchange Service that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
- h. In the case of a joint mortgage account, the account holder will be regarded as an Eligible Mortgage Customer. Only one of the account holders can enjoy the Mortgage Offer. BOCHK reserves the right to make the final decision to distribute the Mortgage Offer to one of the account holders.
- i. In the case of a joint mortgage account, which has more than one eligible customer of Payroll, single-name securities account or Foreign Exchange Service, the account can only enjoy the Mortgage Offer once.
- j. Cash Reward of Mortgage Offer will be credited to the designated mortgage repayment account on or before 31 January 2025.
- k. In case the Cash Reward are out of stock, BOCHK reserves the right to substitute the Cash Reward with other gift/coupon/reward. The value or nature of the substituted gift/coupon/reward may be different from the original Cash Reward.
- l. The Eligible Mortgage Customers must still hold a valid Mortgage and Payroll Account/ single-name securities account / Foreign Exchange Service specific accounts and when BOCHK sending out the Cash Reward, otherwise the Cash Reward will be forfeited.
- m. The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicant and BOCHK.

#### **9c. Terms of "PickAStock"**

- a. Customers are required to enter BOCHK Mobile Banking "PickAStock" function and successfully conduct a buy / sell transaction of HK Stocks, A Shares or US Stocks (exclude Monthly Stocks Savings Plan and IPO subscription) through their single-name securities account ("Eligible Transaction") from 1 April 2024 to 30 June 2024 (both dates inclusive).
- b. The Eligible Transaction is counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
- c. This offer is only applicable to personal banking customers.
- d. For details of the "PickAStock" function", please contact BOCHK staffs or visit BOCHK website [www.bochk.com](http://www.bochk.com).





中國銀行(香港)

BANK OF CHINA (HONG KONG)

#### 9d. Terms of Foreign Exchange Service

- a. Customers are required to conduct foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Branch, Manned Phone Banking Services, BOCHK Mobile Banking, BOCHK Internet Banking (“Eligible Trading Channels”) during 1 April 2024 to 30 June 2024 (both dates inclusive) and reached the accumulated HK\$500,000 or above (HKD equivalent) of foreign exchange transactions.
- b. Foreign exchange transaction is applicable to (a) the conversion of Hong Kong dollars into foreign currency, (b) the conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion. Not applicable to the foreign currency transactions conducted when placing Foreign Currency Time Deposit at the same time.
- c. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day and any calculation method of transaction amount at its sole.
- d. For details of the “Foreign Exchange Service” requirements, please contact BOCHK staffs or visit BOCHK website [www.bochk.com](http://www.bochk.com).

#### (10) Offers for 18-35 Enrich/i-Free Customers

##### a. Total Relationship Balance Growth Reward

Please refer to (1) Total Relationship Balance Growth Reward.

##### b. Terms and Conditions for 18-30 TrendyTogether Offers

##### A. “TrendyTogether” customers who buy/sell securities through designated trading channel can enjoy \$0 brokerage fee and \$0 safe custody fee offers (“this promotion”):

- Promotion period is from 1 January 2024 until 31 December 2024 (both dates inclusive)(“Promotion Period”).
- This promotion is only applicable to personal banking customers who taken up Integrated Account Services, holding single-name securities account (exclude securities margin account and family securities account)(“Eligible Securities Account”) with Bank of China (Hong Kong) Limited (“BOCHK”) during the Promotion Period and the age calculated in birth year is between 18 to 30 (including 18 and 30)(“Eligible Customers”).
- **Eligible Customers who have successfully completed a transfer transaction via BOCHK Mobile Banking / BoC Pay “Transfer/FPS” function, of which the transfer should be made at least HK \$1 to a third-party payee (not applicable of transferring to the payer’s same name accounts of BOCHK and / or other banks), and also have entered a message as “TrendyTogether” at the “Message to payee” field (“Transfer task”). It will automatically join the TrendyTogether (“Eligible TrendyTogether Customer”), and enjoy this promotion.**
- Eligible TrendyTogether Customers who conduct buying and / or selling transaction of securities listed on the Hong Kong Exchanges and Clearing Limited (“HKEx”) and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) and settled in RMB or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD through Mobile Banking, Internet Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK via Eligible Securities Account during Promotion Period (“Eligible Transaction”), will entitle \$0 brokerage fee offer for the first HK\$500,000 accumulated Eligible Transaction amount in each month. Also, Eligible TrendyTogether Customers will enjoy \$0 safe custody fee offer during Promotion Period (“This Promotion Offer”).
- The monthly accumulated Eligible Transaction amount will be calculated on a monthly basis and reset on the first calendar day of each calendar month.
- If the monthly stock trading amount exceeds HK\$500,000, Eligible TrendyTogether Customers will be required to pay the brokerage fee as per standard tariff listed in “[Securities Services Charges](#)”.
- **Eligible TrendyTogether Customers must should pay the brokerage fee of buying and / selling transactions and safe custody fee first. BOCHK will credit the brokerage fee and safe custody fee in form of BOC Credit Card Free Spending Credit (“Free Spending Credit”) into BOC Chill Card main card account of Eligible TrendyTogether Customers.** BOCHK will calculate the brokerage fee and safe custody fee rebate based on the completion date of the Transfer task and the following trading Eligible Transaction period, the brokerage fee and safe custody fee will be credited to Eligible TrendyTogether Customers’ valid BOC Chill Card





中國銀行(香港)

BANK OF CHINA (HONG KONG)

main card account on the following rebate date. If Eligible TrendyTogether Customers do not have a BOC Chill Card, it will be credited into HKD settlement account of Eligible TrendyTogether Customer. If Eligible New TrendyTogether Customer holds more than one BOC Chill Card or more than one HKD settlement account, BOCHK has the discretion to credit the brokerage fee and safe custody fee to any one of BOC Chill Card or HKD settlement account.

- a. The completion date for Transfer task is from 1 January 2024 until 31 March 2024 (both dates inclusive)

Eligible Credit Card Issuance Date	Rebate Credit Date
1 January 2024 to 31 March 2024 (both dates inclusive)	On or before 30 June 2024
1 April 2024 to 30 June 2024 (both dates inclusive)	On or before 30 September 2024
1 July 2024 to 30 September 2024 (both dates inclusive)	On or before 31 December 2024
1 October 2024 to 31 December 2024 (both dates inclusive)	On or before 31 March 2025

- b. The completion date for Transfer task is from 1 April 2024 until 30 June 2024 (both dates inclusive)

Eligible Credit Card Issuance Date	Rebate Credit Date
1 April 2024 to 30 June 2024 (both dates inclusive)	On or before 30 September 2024
1 July 2024 to 30 September 2024 (both dates inclusive)	On or before 31 December 2024
1 October 2024 to 31 December 2024 (both dates inclusive)	On or before 31 March 2025

- c. The completion date for Transfer task is from 1 July 2024 until 30 September 2024 (both dates inclusive)

Eligible Credit Card Issuance Date	Rebate Credit Date
1 July 2024 to 30 September 2024 (both dates inclusive)	On or before 31 December 2024
1 October 2024 to 31 December 2024 (both dates inclusive)	On or before 31 March 2025

- d. The completion date for Transfer task is from 1 October 2024 until 31 December 2024 (both dates inclusive)

Eligible Credit Card Issuance Date	Rebate Credit Date
1 October 2024 to 31 December 2024 (both dates inclusive)	On or before 31 March 2025

- **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee.**
- Eligible TrendyTogether Customers should maintain valid Integrated Account Services, Eligible Securities Account, valid BOC Chill Card or HKD settlement account at the time when the brokerage fee and safe custody fee are credited, otherwise the offer will be forfeited and no rewards will be issued and no rewards will be obtained in any other form.
- BOC Credit Card Free Spending Credit:
  - Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
  - The status of the credit card accounts held by the Eligible TrendyTogether Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and Eligible TrendyTogether Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Limited (the "Card Company"). If Eligible TrendyTogether Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

**B. “TrendyTogether” customers new securities account enjoy 10 units of The Tracker Fund of Hong Kong offer:**

- Promotion period is from 1 April 2024 until 30 June 2024 (both dates inclusive)(“Promotion Period”).
- This offer is only applicable to personal banking customers’ age calculated in birth year between 18 to 30 (including 18 and 30) and successfully open a new single-name securities account (which must simultaneously open Hong Kong Stocks, A Shares and US Stocks services) with BOCHK during Promotion Period. The definition of a new single-name securities account does not include a new Securities Margin Account opened by existing customers and a new Family Securities Account opened by existing customers (“New Securities Account”), and personal banking customers who have not held any individual securities account with BOCHK in the 6 months prior to the opening of the New Securities Account (“Eligible New Securities Customers”).
- This offer is not applicable to the licensed persons or registered persons under the Securities and Futures Commission.
- Eligible New Securities Customers deposit HK\$1,000 or above during the Promotion Period, and the account balance of their HKD savings account or HKD current account increased by HK\$1,000 or above as of 30 June 2024 comparing to 31 March 2024 will receive 10 units of The Tracker Fund of Hong Kong (Stock Code: 2800.HK)(“Free Stocks”) worth HK\$167.50 (The value of the shares is calculated based on the closing price on 28 March 2024 and is for reference only). Each Eligible New Securities Customer will be entitled the Free Stocks once only.
- BOCHK will deposit the Free Stocks to the New Securities Account of Eligible New Securities Customers and send the notification about deposit of the Free Stocks by SMS to the valid mobile phone number of the Eligible New Securities Customers according to BOCHK’s records on or before 30 September 2024. The Free Stocks can be traded normally once it is deposited into the New Securities Account of Eligible New Securities Customers. Eligible New Securities Customers can check the fulfillment progress of the deposit of Free Stocks by monitoring the relevant SMS notifications or the changes of holdings of their New Securities Accounts.
- Eligible New Securities Customers should maintain valid the New Securities Account and Integrated Account Services at the time when the Free Stocks deposit into New Securities Account, and must not be a licensed person or registered person under the Securities and Futures Commission. Otherwise, BOCHK will not be able to deposit the Free Stocks into the New Securities Account of Eligible New Securities Customers.
- **Please note that other transaction fees will still apply to Eligible New Securities Customers when they sell the Free Stocks, including but not limited to transaction charges, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx, etc. (where applicable).**
- BOCHK reserves the right to substitute the Free Stocks in this promotion with other gifts / coupons at any time without prior notice. The value of the substitute gifts / coupons may be different from the Free Stocks provided for this promotion.
- BOCHK cannot guarantee or assume any responsibility for any Free Stocks that may not be distributed due to force majeure factors (including but not limited to: for example, the issued stocks are suspended or delisted from HKEx, or the related company fails to successfully list on HKEx).
- The gift of shares and related advertisements do not constitute any offer, solicitation, recommendation, opinion, or guarantee by BOCHK for any securities, financial products, or instruments. Investment involves risks, and caution should be exercised when entering the market. BOCHK has no relationship with the company corresponding to the securities. In case of any dispute, the BOCHK reserves the right of final interpretation.

**C. Terms and Conditions of Chill Card Extra HK\$300 Welcome Offer:**

- Promotion period is from 1 January 2024 until 31 December 2024 (both dates inclusive)(“Promotion Period”). Only applicants whose BOC Chill Card (the “Eligible Credit Card”) application is approved within the promotion period will be eligible for the extra HK\$300 Cash Rebate.
- This offer is only applicable to the “Eligible TrendyTogether customer” defined in clause 1 above on or before Eligible Credit Card Issuance Date.
- Only applicants who are not have cancelled their BOC Chill Card, or were once cardholders of the BOC Chill Card in the 12 months prior to the date of application, will be entitled to the offer upon approval of application. The Cash Rebate will be credited to the main cardholder’s account according to the Issuance Date below. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

<b>Eligible Credit Card Issuance Date</b>	<b>Rebate Credit Date</b>
1 January 2024 to 31 March 2024 (both dates inclusive)	On or before 30 June 2024
1 April 2024 to 30 June 2024 (both dates inclusive)	On or before 30 September 2024



中國銀行(香港)

BANK OF CHINA (HONG KONG)

1 July 2024 to 30 September 2024 (both dates inclusive)	On or before 31 December 2024
1 October 2024 to 31 December 2024 (both dates inclusive)	On or before 31 March 2025

- **If multiple redemptions of welcome offer have occurred, or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice.**
- The Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Company's record shall prevail.
- The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlements of financial charges or any previous outstanding balances accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts, and is also not refundable nor transferrable.
- No person other than the cardholder and the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

**D. Terms and Conditions of Chill Card Welcome Offer:**

- In addition to the aforementioned "Extra HK\$300 Welcome Offer", Eligible Customers who successfully applied for BOC Chill Card during the promotion period and meet the relevant spending requirement will be eligible for the Welcome Offer of "HK\$500 Cash Rebate", up to a total of HK\$800.
- The promotion period runs from 1 January until 31 December 2024. Only applicant whose BOC Chill Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
- Successful Eligible Credit Card applicants are required to accumulate spending of HK\$5,000 or above within the first month and following two calendar months of card issuance ("Spending Period") (Refer to Example), can enjoy HK\$500 Cash Rebate (the "Welcome Offer"). Eligible Transaction includes retail transaction. Eligible Transaction does not include cash advance, Cash Before Card, posted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value, for purchase and/or reload of store-value cards/gift cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other transactions without sales slip. Main cardholder and additional cardholder spending can combine to accumulate.

Example:

Card Issuance Date	Spending Period (within the first month and following two calendar months of card issuance)
10 February 2024	10 February 2024 to 30 April 2024
26 May 2024	26 May 2024 to 31 July 2024

- Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
- Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
- The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
- The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
- The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
- Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or the staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 3 months after Spending Period upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice.
- The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
- The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
- No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
- In case of any dispute(s), the decision of the Company shall be final.
- In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

**E. Terms and Conditions of "Chill Date x TrendyTogether Movie Offer":**

- Promotion period is from 1 January 2024 until 30 June 2024 (both dates inclusive)("Promotion Period").
- This promotion is only applicable to BOC Chill Card ("Eligible Credit Card") and the "Eligible TrendyTogether Customer" defined in clause 1 above. ("Eligible Customer of Movie Offer").
- The Eligible Customer of Movie Offer can purchase movie tickets for designated screenings ( the "Event ticket) on designated dates/times via the designated ticketing platform during the promotion period.
- Each Eligible Credit Card account will be eligible to purchase a maximum of 2 Event Tickets. The number of Event Tickets is limited by the venue and available on a first-come-first served basis, while stocks last.
- Event Ticket price is HK\$0. Customers are required to pay the ticketing platform handling fee of HK\$10 per ticket using the eligible Credit Card.
- If a movie screening of this promotion is cancelled for any reason, the tickets will not be refunded or replaced with tickets for another screening/show. The handling fee paid to the ticketing platform will not be refunded.
- Event tickets cannot be exchanged for cash/other gifts, returned or transferred, nor can they be resold.
- Should there be any illegal or fraudulent act committed by a cardholder, Bank of China (Hong Kong) Limited ("BOCHK") reserves the right to cancel the customer's Event Tickets without prior notice. BOCHK also reserves the right to take further legal actions as deemed necessary.
- BOCHK is not the service/product provider of this promotion event. BOCHK accepts no liability for and shall not be responsible for the quality of or any other matters relating to the products and services provided by the service provider.
- By purchasing Event Tickets, the customer provides his/her consent to abide by the terms and conditions of the ticketing platform and service supplier.
- No person other than the Eligible Customer and BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

**(11) Terms and Conditions of BOCHK Private Wealth Referral Program**

The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Promotion Period").

**1. Private Wealth Customer Referral Reward:**

- At the time of Referral, the Referrer should have taken up *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking* service or Private Banking service with BOCHK ("Eligible Referrer"), "Business Integrated Account" customers and staff of the branch are not eligible as a Referrer under the Referral Programme.
- Eligible Referrer must get his/her Invitation Code in "Refer Friends" page via branches, Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee; the Referee need to take up or upgrade to *Private Wealth* during Promotion Period and must input the Invitation Code of referrer in "Invitation Code" field when opening a new banking account / upgrade in order to receive the relevant referral reward.



- The Eligible Referrer who successfully refers a customer to newly take up or upgrade to *Private Wealth* with the referee has fulfilled the following requirements (“Successful Referral”), the Referrer can enjoy below referral rewards

Referral Requirements	<i>Private Wealth</i> Customer Referral Rewards
For 1 successful referral	HK\$3,888 Cash Reward each
For 2 or above successful referrals	HK\$4,888 Cash Reward each

- The requirements of referee are as follows:

**i. <Applicable for customers who newly take up BOCHK *Private Wealth* service>**

The referee is required to **newly take up** *Private Wealth* service during the promotion period, and achieve the **Total Relationship Balance of HK\$8,000,000 or above** in the next month after the successful *Private Wealth* account opening, **and maintain for the subsequent 3 months upon the successful account opening month:**

Period of <i>Private Wealth</i> account opening (both dates inclusive)	Achieving <b>Total Relationship Balance of HK\$8,000,000</b> to the following month	Total Relationship Balance maintained to the following month
1-30 April 2024	May 2024	July 2024
1-31 May 2024	June 2024	August 2024
1-30 June 2024	July 2024	September 2024

**ii. <Applicable for customers who upgrade to BOCHK *Private Wealth* service>**

The referee is required to **upgrade to** *Private Wealth* service during the promotion period, and achieve the Total Relationship Balance of HK\$8,000,000 or above & the Total Relationship Balance growth amount at HK\$3,000,000 or above in the next month after successful *Private Wealth* account upgrading, **and maintain for the subsequent 3 months upon the successful account upgrading month:**

Period of <i>Private Wealth</i> upgrade (both dates inclusive)	Achieving <b>Total Relationship Balance of HK\$8,000,000 or above &amp; the Total Relationship Balance growth amount at HK\$3,000,000 or above</b> to the following month (comparing to the Total Relationship Balance of March 2024)	Total Relationship Balance maintained to the following month
1-30 April 2024	May 2024	July 2024
1-31 May 2024	June 2024	August 2024
1-30 June 2024	July 2024	September 2024

- Total Relationship Balance Growth Amount is comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of March 2024;
- Private Wealth* eligibility criteria and maintenance conditions: To become a *Private Wealth* customer, you must be an “Integrated Banking Services” customer aged 18 or above and maintain a Total Relationship Balance of at least HK\$8,000,000;
- Have not taken up or cancelled *Private Wealth* in BOCHK in the past 6 months prior to 1 April 2024;
- Each referee can only be referred once. In the event that the referee is referred by more than one Eligible Referrer, BOCHK will contact the referee to determine the successful referral based on the Eligible Referrer details confirmed by the referee;
- Self-referral will not be accepted.

**2. Additional Year-Round Referral Reward**

- The Eligible Referrer who successfully refers 5 or above customers to newly take up or upgrade to *Private Wealth* with the referee has fulfilled the above requirements (“Successful Referral”) within the promotion period of 2 January 2024 to 31 December 2024, the Eligible Referrer can enjoy the Additional Year-Round Referral Reward:

Referral Requirements	Additional Year-Round Referral Reward (BOC Credit Card Free Spending Credit)
For 5 or above successful referrals	additional HK\$1,888 in one-off basis

- The Eligible Referrer can only enjoy the Additional Year-Round Referral Reward once.

**3. Definition of “Total Relationship Balance”:**

- Includes the monthly value of the following items under the customer’s name:
  - (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit,



Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds (“MPFs”)<sup>5</sup>; and

- (ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”<sup>8</sup>.
- b. The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- d. The relevant calculation results shall be subject to the Bank’s records.

<sup>1</sup> The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

<sup>2</sup> Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

<sup>3</sup> Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

- (i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;
- (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

<sup>4</sup> Other loans refer to the loan products provided by BOC Credit Card (International) Limited (“Card Company”) or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

<sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

<sup>6</sup> (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

<sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.

<sup>8</sup> Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

#### 4. Redemption Arrangement for the Reward:

##### i. *Private Wealth* Customer Referral Rewards:

Period of <i>Private Wealth</i> account opening / upgrade (both dates inclusive)	Fulfillment Month
1-30 April 2024	January 2025
1-31 May 2024	
1-30 June 2024	

The Referral Reward will be credited to the Eligible Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on the fulfillment month in the above table, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.

ii. The Additional Year-Round Referral Reward: the Fulfillment Month will be on July 2025.

iii. The Referral Rewards will be credited to Eligible Referrer in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account held by Eligible Referrer on or before the above dates, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. **Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.** Customer notification will be provided upon crediting



rewards.

- iii. **The Referee are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.**

iv. Eligible Referrer are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible Referrer is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).

5. BOC Credit Card Free Spending Credit ("Free Spending Credit"):

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- c. The status of the credit card accounts held by the Eligible TRB Growth Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

Please visit [https://www.bochk.com/dam/more/privatewealth/tnc/service\\_en.pdf](https://www.bochk.com/dam/more/privatewealth/tnc/service_en.pdf) for the Terms and Conditions of *Private Wealth*.

**(12) Wealth Management FamilyMAX Rewards Terms and Conditions**

**A. FamilyMAX Smart Savings Deposits of up to 3% p.a.**

- a. The promotion period is from 1 April 2024 to 25 June 2024 (both dates inclusive) ("Promotion Period").
- b. This "FamilyMAX Smart Savings Deposits" (the "Offer") is only applicable to the customers of BOCHK (the "Eligible Customer") have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2024 must:

Account	Requirement
<i>Kiddie Sky Savings Account</i> (below the age of 11)	Successfully open a <i>Kiddie Sky Savings Account</i> ("Eligible Account") with BOCHK <i>Private Wealth</i> or <i>Wealth Management</i> Banking service as the principal/ sole account holder during the Promotion Period
<i>i-Free Banking</i> service (starting from the age of 11 to 17)	Successfully open an <i>i-Free Banking</i> service as a sole individual account holder and be aged 11-17 ("Eligible Account") at the time of account opening during the Promotion Period

- c. To enjoy the HKD Savings Interest Rate Offer, Eligible Customer must fulfil all the following requirements:

	HKD savings interest rate Counting Period I	HKD savings interest rate Counting Period II	HKD savings interest rate Counting Period III
Eligible Account Opening Date	1 April – 24 April 2024	25 April – 27 May 2024	28 May - 25 June 2024
HKD Savings Interest Rate Offer Period	1 May – 31 May 2024	1 June – 30 June 2024	1 July – 31 July 2024

- d. During the Promotion Period, Eligible Customer can enjoy a preferential HKD savings deposit interest rate of up to 3% p.a. (the "Reward Rate") for the first Deposit Balance HK\$100,000 in respect of a calendar day (each account is counted separately).
- e. The offer is only applicable to deposit of all single-name HKD savings accounts maintained under each Eligible Customer, but **not applicable to any deposit of current accounts and joint-name accounts.** (the "Eligible HKD Savings Account"). **Interest is calculated separately for each account.**



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- f. Eligible Customer can enjoy the above offer within Promotion Period. After Promotion Period, BOCHK's prevailing savings interest rate, announced from time to time, will apply.
- g. Interest is calculated with reference to daily balance, while interest will be paid according to BOCHK's prevailing practice for HKD savings deposit account. The interest amount is based on the records of BOCHK.
- h. **Eligible Customer must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.**
- i. The savings deposit interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposit interest rates.
- j. If the Eligible Customer is entitled to this Offer in conjunction with other prevailing savings deposits promotion offer(s) and / or privilege(s), BOCHK reserves the right to grant one or part of the entitled and/or privilege only to the Eligible Customer at its absolute discretion.
- k. The Offer is limited and available while quota lasts.

**B. Terms and Conditions of "Refer Friends" Promotion**

- a. Promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) ("Promotion Period").
- b. The Promotion shall be applicable to customers of Integrated Banking Services of BOCHK ("Selected Customers").
- c. Selected Customers (the "Referrer") must get his/her My Invitation Code in "Refer Friends" page via Mobile Banking or Online Banking and share his/her Integrated Banking Services' My Invitation Code with a referee who fulfilled the requirements of Clause f(ii) (the "Referee") during the Promotion Period; the Referee must input the My Invitation Code of referrer who fulfilled the requirements of Clause f(i) (the "Eligible Referrer") in "My Invitation Code" field when opening a new banking account, and successfully opens a new account in order to receive the relevant referral reward (the "Eligible Referee").
- d. If Eligible Referrer and Eligible Referee fulfilled the requirements of Clause c, the Eligible Referrer can enjoy below designated amount of rewards in the form of cash rewards (the "Referral Reward"):

<b>Referee's Integrated Banking Service</b>	<i>Wealth Management</i>	<i>Enrich Banking/ i-Free Banking</i>
Reward that referrer can enjoy upon each successful referral	HK\$1,000	HK\$150
Reward that referring a Wealth Management client and his/her child to open designated account* ("Wealth Management Family") can enjoy upon each successful referral	HK\$2,000	Not Applicable

\* Customers at the age of 11 to 17 who have taken up *i-Free Banking* service or *Wealth Management* customers who open "*Kiddie Sky Savings Account*" for their children below the age of 11. During account opening of "*i-Free Banking* service", "My Invitation Code" of *Wealth Management* customer must be input in "Referrer Invitation Code" field by BOCHK branch staff to verify their relationship.

- e. The number of rewards is limited to first 3 *Enrich Banking / i-Free Banking* referrals and *Wealth Management* referral rewards up to HK\$6,000. Each Eligible Referrer can enjoy maximum rewards of HK\$6,450 (assuming referrer successfully referred 3 *Wealth Management* Families and 3 *Enrich / i-Free* customers and fulfilled all requirements). The quotas of this offer are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank. If the number of successful account opening referrals exceed the limit, BOCHK will issue the reward based on chronological order of the successful account opening date of the Eligible Referee.
- f. Eligible Referrer and Eligible Referee must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited:
  - i. Eligible Referrer
    - a. Has taken up Integrated Banking Service; and
  - ii. Eligible Referee
    - a. Has not cancelled personal banking or services and has not downgraded Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2024; and
    - b. Opens account and inputs the Eligible Referrer's Invitation Code and successfully open account during the Promotion Period;
    - c. Has not been referred in the same promotion;
    - d. Is not the same person as the Referrer
    - e. *Enrich Banking / i-Free Banking* referees are required to aged 18-35 on the day of account opening (aged 18 and 35 inclusive); *Wealth Management* client's child opens *i-free Banking* during age of 11-17



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- f. Maintain the “Total Relationship Balance” of the following designated amount or above within the promotion period:

Integrated Banking Services	Total Relationship Balance
Wealth Management	HK\$1,000,000 or above
Enrich Banking	HK\$200,000 or above
i-Free Banking (Wealth Management client's child who are age of 11-17 can be exempted)	HK\$10,000 or above

- g. The Referral Reward will be credited to the Eligible Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before 31 December 2024, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- h. The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.
- i. A Referee can only be referred once and shall be subject to the Bank's final records.
- j. The relevant BOCHK Bank account of the Eligible Referrer and Eligible Referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.
- k. Self-referral or BOCHK staff referral is not accepted for this reward promotion.

### **C. “Wealth Planning Service” Cash Reward Offer Terms and Conditions**

- a. Promotion period runs from 2 April 2024 to 29 June 2024 (both dates inclusive) (the “Promotion Period”)
- b. Selected Customers need to complete the “Wealth Planning Service” at any branches of the BOCHK within the Promotion Period (“Eligible Customers”) and fulfil the below requirements to receive HKD\$100 Cash Reward (“cash reward”):
- I. Eligible Customers need to complete the “Wealth Planning Service” at any branches of the BOCHK within the Promotion Period alongside a Relationship Manager and successfully completed the following functions: “My Portfolio - Unrealized Gain/Loss”, “My Portfolio - My Holdings”, the availability of the offer is subject to the record of BOCHK.
  - II. Eligible Customers need to complete “Wealth Planning Service” on or before 29 June 2024, the cash reward will be credited to the Eligible Customer's savings account before 31 July 2024. Eligible Customer's savings account must be valid when the cash reward is being credited, or else the cash reward will be cancelled automatically forthwith and no substitution in the means of other reward will be distributed.
  - III. Each Eligible Customer can only receive the cash reward once within the Promotion Period.
  - IV. “Wealth Planning Service” cash reward offer is available on a first-come-first-served basis while stocks last, and subject to the record of BOCHK. The cash reward is limited to the first 500 customers only.
- c. BOCHK reserves the right to cancel the cash reward to Eligible Customers based on the ability of Eligible Customers fulfilling the above requirements.
- d. The cash reward only serves as a promotion purpose and is not related to any solicitation for the sales of investment or insurance.
- e. In case of any dispute, the decision of BOCHK shall be final.
- f. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

#### D. “Financial Needs Analysis” (“FNA”) Promotion

- From 2 April 2024 to 29 June 2024 (both dates inclusive) (“FNA Promotion Period”), customers who completed the FNA at any BOCHK branches and are already a valid “Wealth Management” Account holder by the time they conduct the FNA, will receive the “HK\$200 supermarket shopping coupon” (“gift”). Each customer can enjoy above gift once. Regardless of how many times Eligible Customer completes FNA during the Promotion Period, he/she can only enjoy one gift.
- If the customer considers purchasing any insurance product(s) distributed by BOCHK later, the product(s) will be underwritten by corresponding insurance company(ies) that will be responsible for all content, policy approval, protection and compensation of the plan(s)
- BOCHK reserves the right to terminate, suspend or amend the promotion terms and conditions at any time at its sole discretion without prior notice.
- The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- The above information is for reference only. Please refer to the product leaflet(s) for the details, coverage, provisions and exclusions of the life insurance plan(s) which are subject to the policy. For any enquiries, please contact the bank branch staff.
- BOC Group Life Assurance Company Limited (‘BOC Life’), China Life Insurance (Overseas) Company Limited (‘China Life (Overseas)’) and/or BOCHK reserve the right to amend, suspend or terminate the above plans at any time and change the relevant terms and conditions. In case of any disputes, BOC Life, China Life (Overseas) and/or BOCHK reserve the right of final decision.
- BOCHK shall not be liable for any loss or damage or expiry of the Coupon and shall not reissue or replace any defaced/lost Coupon.
- The gifts are limited and available on a first-come-first-serve basis while stock lasts. In case the gifts are out of stock, BOCHK reserves the right to substitute the gifts with another gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupons provided for this promotion.
- The gifts cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of the gifts is subject to the terms as specified by the supplier.
- BOCHK is not the supplier of the gifts. Any enquiry or complaint in respect of the gifts should be directed to the relevant supplier. BOCHK gives no guarantee to the gifts or the services of the supplier, or does not accept any liability arising.

#### E. BOC Cheers Card Welcome Offer

- The promotion period runs from 1 April 2024 until 30 June 2024 (the “Promotion Period”).
- New Credit Card Applicants can enjoy the Welcome Offer upon approved application of following Eligible Credit Card within the Promotion Period, and accumulate required Eligible Transaction amount within the next two months of card issuance.
- New Credit Card Applicants can enjoy the Extra Welcome Offer upon fulfilled the requirement of clause (b.) and holding a *Private Wealth* or *Wealth Management* Account within the Promotion Period. (Eligible Credit Card is required to be applied within the Promotion Period and successfully issued on or before 31 August 2024)

Eligible Credit Card	Required amount of Eligible Transaction	Welcome Offer	Extra Welcome Offer
BOC Cheers Visa Infinite Card	HK\$12,000 or above	300,000 Points	75,000 Points
BOC Cheers Visa Signature Card	HK\$10,000 or above	225,000 Points	

#### Example 1: Apply and open BOC Cheers Visa Infinite Card

	Fulfill the Spending Requirement of Welcome Offer	Holding a <i>Private Wealth</i> or <i>Wealth Management</i> Account within the Promotion Period	Welcome Offer (Points)	Extra Welcome Offer (Points)	Total Points
Customer A	✓	✓	300,000	75,000	375,000
Customer B	✓	✗	300,000	Not applicable	300,000



中國銀行(香港)

BANK OF CHINA (HONG KONG)

Customer C	x	x	Not applicable	Not applicable	0
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Example 2: Apply and open BOC Cheers Visa Signature Card

	Fulfill the Spending Requirement of Welcome Offer	Holding a <i>Private Wealth</i> or <i>Wealth Management</i> Account within the Promotion Period	Welcome Offer (Points)	Extra Welcome Offer (Points)	Total Points
Customer A	✓	✓	225,000	75,000	300,000
Customer B	✓	x	225,000	Not applicable	225,000
Customer C	x	x	Not applicable	Not applicable	0

- d. Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, posted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value, for purchase and/or reload of store-value cards/gift cards or wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other transactions without sales slip. Main cardholder and additional cardholder spending can combine to accumulate.
- e. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- f. Eligible Transactions of main card and additional card will be combined.
- g. Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
- h. BOC Credit Card (International) Limited (the "Company") may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining transactions through mobile payment function category.
- i. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
- j. The Company will verify the transaction record to confirm the eligibility of each Cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
- k. Applicants who are existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of BOCHK, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.
- l. The Gift Points of Welcome Offer awarded will be credited to the main Cardholders' account within 16-18 weeks of card issuance upon fulfillment of all requirements (if applicable). The Gift Points of Extra Welcome Offer awarded will be credited to the main Cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- m. If multiple redemption of welcome offer and extra welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the credit card account





中國銀行(香港)

BANK OF CHINA (HONG KONG)

with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the credit card account is BOC Cheers Visa Infinite Card, that is HK\$1,500. If the credit card account is BOC Cheers Visa Signature Card, that is HK\$1,200.

- n. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- o. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
- p. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
- q. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the Promotion Period, the Cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
- r. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.
- s. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- t. No person other than the Cardholder and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

**Terms and Conditions of BOC Cheers Card Supplementary Card Offer**

- a. The promotion period runs from 1 April to 30 June 2024 (the “Promotion Period”).
- b. Customer is required to apply BOC Cheers Card Supplementary Card (including BOC Cheers Visa Infinite Card Supplementary Card and BOC Cheers Visa Signature Card Supplementary Card, collectively “Eligible Supplementary Card”) within the Promotion Period with the Eligible Supplementary Card approved and at least 1 transaction made within 1 month after card issuance in order to receive 25,000 Gift Points for each Eligible Supplementary Card (“Supplementary Card Offer”).
- c. Customer can enjoy the Extra Supplementary Card Offer of 25,000 Gift Points upon fulfilled the requirement of clause (b.) and main Cardholder holding a Private Wealth or Wealth Management Account within the Promotion Period for each Eligible Supplementary Card (“Extra Supplementary Card Offer”).  
Example:

	Fulfill the Spending Requirement of Supplementary Card Offer	Holding a <i>Private Wealth</i> or <i>Wealth Management</i> Account	Supplementary Card Offer (Points)	Extra Supplementary Card Offer (Points)	Total Points
Customer A	✓	✓	25,000	25,000	50,000
Customer B	✓	✗	25,000	Not applicable	25,000

- d. The Company will verify the application record to confirm the Gift Points entitlement of each cardholder. In all conditions, the Company’s record shall prevail.
- e. The Gift Points of Supplementary Card Offer and Extra Supplementary Card Offer will be credited to the main Cardholders’ account by 30 September 2024. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- f. Each main Cardholder’s account is eligible for earning Supplementary Card Offer and Extra Supplementary Card Offer of a maximum of 100,000 Gift Points during the entire Promotion Period.





中國銀行(香港)

BANK OF CHINA (HONG KONG)

- g. If multiple redemption of Supplementary Card Offer and Extra Supplementary Card Offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account/ supplementary card is cancelled within 12 months from card issuance, the Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the redemption is Supplementary Card Offer, that is HK\$100 for each Eligible Supplementary Card. If the redemption is Supplementary Card Offer and Extra Supplementary Card Offer, that is HK\$200 for each Eligible Supplementary Card.
- h. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- i. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
- j. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- k. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- l. No person other than the Cardholder, BOCHK and/or the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

#### **F. BoC Pay x Wealth Management Welcome Promotion**

- a. BoC Pay x *Wealth Management* Welcome Promotion (the "Promotion") runs from 1 April 2024 to 30 June 2024, both dates inclusive (the "Promotion Period").
- b. The Promotion is only applicable to customers who have never received BoC Pay Welcome Reward before and are either i. Wealth Management personal banking customers or ii. i-Free Banking personal banking customers aged 16-17, and are children of Wealth Management personal banking customers (the "Eligible Customers").
- c. During the Promotion Period, each Eligible Customer (based on Identification Document Number) who successfully downloads the BoC Pay Mobile Application and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time is eligible to receive a Welcome Reward. The Reward will be automatically distributed to "Coupons" > "Collected Coupons" in the BoC Pay account of the Eligible Customer.
- d. The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 Coupons, which is applicable to PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini and VanGO Convenience Store (collectively the "Designated Merchants").
- e. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Hong Kong physical outlets of the designated merchants, by scanning the QR code on the Welcome Reward Coupons.
- f. An Eligible Customer is eligible to receive 3 pieces of HK\$10 Welcome Bonus Coupon (1), upon binding his/her Smart Account to BoC Pay and making a merchant purchase of HK\$200 or above in HKD via BoC Pay during the Promotion Period.
- g. An Eligible Customer is eligible to receive 2 pieces of HK\$10 Welcome Bonus Coupon (2), upon binding his/her Smart Account to BoC Pay and making a bill payment of HK\$200 or above in HKD by scanning FPS code via BoC Pay during the Promotion Period.
- h. Welcome Bonus Coupon (1) and (2) are available in a quota cap of 10,000 respectively on a first-come-first-served basis while quota lasts.
- i. The Welcome Bonus Coupons will be distributed within 2 months after the Promotion Period at "Coupons" > "Collected Coupons" in the BoC Pay account of the Eligible Customers.
- j. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$50 or above at the Hong Kong physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food, by scanning the QR code on a Welcome Bonus Coupon.
- k. An Eligible Customer whose BoC Pay account is valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the Bonus Coupons has been awarded will be eligible for the Promotion and the Bonus Welcome Rewards. In the event of termination of BoC Pay account, or forfeiture



of the Bonus Coupons during the Promotion and up to the time the Bonus Welcome Rewards has been awarded, the Bonus Coupons will be cancelled automatically forthwith.

- l. The Coupons are valid for 30 days from the date of distribution. Eligible customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
- m. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
- n. The Eligible Customer must state the intention to pay with BoC Pay and click to use the Coupons before payment.
- o. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
- p. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
- q. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
- r. Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
- s. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
- t. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI App Gallery or BOCHK website.
- u. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
- v. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
- w. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
- x. No person other than the customer and BOCHK and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- y. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.

**G. Activate the "Live Young" Rewards App as a New Member ("Promotion") Terms and Conditions**

- a. The Promotion Period is from 1 April 2024 until 30 June 2024 (both dates inclusive) ("Promotion Period").
- b. To be eligible for DECATHLON HK\$49 E-gift Card ("Reward"), participants must fulfill all of the following requirements:
  - (i) Must be a BOCHK's *Wealth Management* customer during the Promotion Period; and
  - (ii) Successfully register as "Live Young" Rewards Program new member and input the "My Invitation Code" of BOCHK's *Wealth Management* customer in the promo code field ("My Invitation Code" can be found in "Menu > Promotions > Refer Friends" page of BOCHK Mobile Banking or Online Banking), then download and activate and successfully complete the data synchronization in "Live Young" Rewards App during the Promotion Period, without any dishonest or fraudulent conduct being detected.



Participant(s) who fulfill the abovementioned requirements (i) to (ii) are known as “Eligible Customer(s)”.

- c. In terms of determining whether the above-mentioned requirements mentioned in Clause b. have been fulfilled, BOCHK and/or BOC Life’s record shall prevail and the decision of BOCHK and/or BOC Life shall be final.
- d. The Reward is subject to limited quota and are available on a first-come-first-served basis while quota lasts.
- e. Each Eligible Customer can only receive the Reward once.
- f. To apply for membership of “Live Young”, applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant’s real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one membership and the membership is personal to the applicant only.
- g. Reward will be directly dispatched to the relevant Eligible Customer(s)’ “Live Young” Rewards App within 14 working days of fulfilling all of the requirements mentioned in Clause b above, push notification will be received. For the record of issuance of Reward, BOC Life’s record shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure such that Eligible Customer(s) being unable to receive the Reward, arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
- h. The Reward may not be returned, exchanged for other gifts or exchanged for cash. BOCHK and/or BOC Life shall not be liable for loss of the Reward under any circumstances and will not reissue the same. The Reward is provided by individual independent supplier and is subject to the terms and conditions stipulated by the relevant supplier. BOCHK and/or BOC Life is not the merchant supplier of the Reward. Any enquiry or complaint in respect of the Reward should be directed to the relevant supplier. BOCHK and/or BOC Life gives no guarantee to the Reward and/or goods and/or service quality and/or available supply provided by the supplier, and does not accept any liability arising with the use of the Reward and/or goods and/or services provided by the supplier. The Reward must be used before the specified time limit, otherwise the Reward will be invalid and BOCHK and/or BOC Life and/or the relevant supplier will not reissue the Reward.
- i. BOCHK and/or BOC Life reserves the right to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion. The Terms and Conditions of the Promotion shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
- j. “Live Young” Rewards App is provided and managed by ReMark, an InsureTech company under French reinsurer group SCOR, exclusively for the members of “Live Young” Rewards Program in Hong Kong.
- k. For information on Live Young’s membership, the Rewards App, campaigns, 一〇 Coin, rewards, terms and conditions, and other details, please refer to “Live Young” Official Site <https://www.boclif.com.hk/en/liveyoung/home.html>.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

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